

PREPARING LOW TO MODERATE INCOME
FAMILIES FOR HOME OWNERSHIP:
A CURRICULUM

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ABSTRACT
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by

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The model's focus was assisting low-income residents in the Sylvania Height District in Fredericksburg, Virginia to achieve a higher quality of living through the HUD Genesis Program, an Education Program for home ownership. The methodology used was qualitative research with action research components. The goal of the model was to teach a six-week course in affordable homeownership education, consisting of budgeting, home loans, credit, insurance, closing cost, home maintenance, house selection, taxes, homeownership legalities. The result of this model was that participants in the curriculum received a higher quality of life through home ownership education.

DEDICATION

To God be the glory for the great things he has done.

To my family, daughters Monica and Bonnie, who encouraged me profoundly during my doctoral studies.

To my son, Justin, who was there to support my work and give me that extra drive.

In loving memory of my parents, Parthenia Pocahontas Drew Morris and Sam Morris for their godly teaching, for which I am forever thankful.

Further thanks are given to the pastor of the First Baptist Church of Love, Rev. Douglas Buckner and his lovely wife. I thank them whole-heartedly for allowing me to work my project through the church.

I also give thanks to Kachelia V. James, Ph.D. for assisting me during the project.

INTRODUCTION

In our society today, the problem of affordable housing exists throughout our communities. The solution to this problem of affordable housing is being addressed through the educational approach to community economic development in the state of Virginia. The Genesis Project is an educational program in home ownership, offered in conjunction with the Virginia Housing Development Authority. It is designed to assist low-income to moderate-income residents to achieve a higher quality of life. This document addresses the question of developing a ministry model to prepare low and moderate-income families for home ownership.

The homeownership education program is sponsored by the Fredericksburg Community Housing Corporation, in conjunction with the Virginia Housing Development Authority. It is designed to deal with topics on home management, finance, taxes, insurance, the home buying process, home inspection, utilities and repair, budgeting, and other subjects related to home ownership.

In Chapter One, Ministry Focus, the process of how the project was brought into existence through the researcher's spiritual journey will be discussed. Further the discussion will include why this area of ministry was chosen. This chapter will include a description of the context of the model in homeownership education and the nature of community needs within the context.

The document will include an analysis of the ministry model, which focuses on assisting low-income residents in the Sylvania Height District of Fredericksburg, Virginia

to achieve a higher quality of living through the HUD Genesis Program, an Education Program for Home Ownership.

Chapter Two will discuss empowerment in the black community and its relevance in the area of black housing. This chapter will also present a description of African American spirituality and its importance in empowering the black community.

Chapter Three will present a discussion of the theological, biblical and historical resources used in the process of building a foundation for the formation of this project.

In order to give a description of the content and design of this project, an outline of the process will be presented. In Chapter Four, the methodology will be discussed along with an explanation of actions taken.

Chapter Five will include a report on the field experience and a description of the implementation of the curriculum, the dates covered, the educational aspects, and the objectives accomplished by this project.

Chapter Six will present a summary of the model, the results of the project, a reflection on the documents that were used to assist the development of the project, an assessment of the success of the project and some suggestion for the application of the project.

CHAPTER ONE

MINISTRY FOCUS: SPIRITUAL JOURNEY

In ministry today, it seems that the most common of the community need is housing or housing support. The church is mandated to reach out to address the needs and concerns of the Christian community and the community in general. The church in Fredericksburg, Virginia formed a 501 (C) 3 nonprofit corporation to address the problem of affordable housing and homeownership education in the Sylvania Heights District of Fredericksburg, Virginia. The Book of Nehemiah serves as a model of rebuilding community through church, local, state and federal governments. This project draws from the Nehemiah, chapters 1-4.

The National Affordable Housing Act (NAHA) of 1990 requires states and localities to develop a comprehensive Housing Affordability Strategy, identifying a community's current and anticipated needs for affordable and supportive housing and outlining a strategy for addressing those needs, particularly among low to moderate-income households. Education in homeownership is an acute need in the community of Sylvania Heights in Fredericksburg, Virginia. Prospective homebuyers are not familiar with mortgage contracts, home inspection reports, home financing, required insurance, and other aspects of homeownership. Through the homeownership education program, the prospective homebuyer will be equipped to manage necessary aspects of homeownership and emancipated from renting, as well as being empowered economically. The

Homeownership Education Program is structured to improve the quality of life for the citizens of the Sylvania Heights District of Fredericksburg, Virginia, a predominately African American Community.

In my early life, I was taught a valuable lesson in providing for the needy and especially the homeless.. I was brought up on the stories of the Bible of how God provided for his children and how he would make a way out of no way. My parents taught me to help others by reaching out to others themselves. One example touched my life forever.

A friend of my dad's, who lived in a dilapidated home, had fallen ill. This man, Mr. Logan, had not shown up for work for several days and the owner of the business notified my dad, who went to check on his friend at his home, which was situated about one mile into the woods off a dirt road far from the main road. When they arrived, he was on the floor of an unkempt house, unconscious and unclean. They picked him up, cleaned him up, provided some over-the-counter medicine to him and, I believe, spoke the word of God to him before they fed him and carried him to the Veterans' Hospital for treatment.

Mr. Logan stayed in the hospital for over a month. The doctor who attended him would only release him on condition that someone would provide a place for him to stay and that he would have twenty-four hour supervision. My parents agreed to take him in and provide the necessities the doctor prescribed. So, Mr. Logan became a member of the family. I can remember him sitting under the old cedar tree in our backyard, laughing and joking, telling us stories about his childhood and how they went barefoot in the summers because they were a poor family.

Mr. Logan stayed with us for two years. Once he regained his strength, the doctor advised that he could now leave. But it was with a heavy heart, because his newfound

family was hard to leave. My parents told him they would not allow him to return to the old house in the woods.

My parents began to look for a building lot near a main road and in a good neighborhood. Mom and Dad obtained a contractor for a house-building project. They talked with many landowners and people of the area. They finally found a lot in a very nice area and proceeded with the purchase of the land.

A contractor was hired to build the house. Once my dad, my brother, and myself had cleared the land, the contractor laid the foundation. The contractor worked only part time on the project, but the house was completed within four months. My dad gave Mr. Logan a building to connect to the house, giving it an L-shaped design. We hired a building mover to transport it to the building site where the builder connected it to the main house. When the house project was complete, Mr. Logan received it with enthusiasm and gratitude. The evidence of being a proud homeowner was in the big smile that covered his face.

I learned a lot from my parents. I called my mother the "Family Director" because she got things moving. She was a substitute teacher in the local school system and surely was the family's teacher.

My parents taught me that Jesus would make a way out of no way and that he would provide for his people. I said to myself that one day I would like to build a home for many people and help the community. I knew it was the Lord's will. Later in life, I pondered in my heart the fact that Jesus taught my parents through his powerful words to help the needy and that they were likewise teaching by deed, causing me to go and do likewise.

Today, there exists an affordable housing problem in the Fredericksburg, Virginia and Sylvania Heights community. The problem is the lack of a homeownership education program. The people of our community seeking affordable housing need to be educated on what to seek in a home and a step-by-step process of how to purchase a house. For instance, the foundation for purchasing a home is establishing good credit. If a person's credit is not good, how can they correct their credit? Most first-time homebuyers are not familiar with the overall process of purchasing a home.

A homeownership education program has been established through the Fredericksburg Community Housing Corporation, in conjunction with the Virginia Housing Development Authority, to educate prospective housing buyers. This program consists of the study of the benefits of owning a home, credit reports, loan processing, budgeting, insurance, shopping for a home, and obtaining a mortgage.

A study completed by the Fredericksburg Planning Office concluded that renters comprise more than sixty percent of Fredericksburg households. Of the renters' households, approximately thirty-nine percent are overburdened by housing costs in excess of twenty-eight percent of income. Approximately fifteen percent of renters' households experience a severe cost burden (in excess of fifty percent of income required to pay housing costs, such as rent/mortgage, property taxes, utilities and maintenance needs). Overall, approximately forty-two percent of renters' households experience some type of housing problem.¹

Among the city's owner-occupied households, approximately sixteen percent are over-burdened by housing costs in excess of twenty-eight percent of income.

¹ Fredericksburg Planning Office, *Study* (Fredericksburg, VA: Consolidated Plan, 1999), 18.

Approximately five percent of owner-occupied households experience a severe cost burden (in excess of fifty percent of income required housing cost). Overall, approximately seventeen percent of owner-occupied households experience some type of housing problem.

A large portion of Fredericksburg's population faces a threat of homelessness. Such households typically have incomes less than thirty percent of the area median income. Nearly fourteen percent of the city's households fall into this category and include 639 renters' households and 164 owner-occupied households. A significant number of these households are elderly (equal to 28.7 renters households and 111 owner-occupied). Single-parent households are the next highest category.²

Overcrowding indicates unstable housing conditions. Over fifty percent of the renters' households whose income is below thirty percent of the median are doubled with other families or friends. Approximately 340 households meet this criteria and are considered in danger of homelessness.

Today, the housing affordability and the lack of homeownership education problems in the community of Sylvania Heights District of Fredericksburg have become so acute that a group from the First Baptist Church of Fredericksburg formed a housing committee and, through that committee, established the Fredericksburg Community Housing Corporation. The researcher was unanimously voted the Corporation's first President.

The Fredericksburg Community Housing Corporation was established to address housing needs and homeownership education of the Fredericksburg Community, especially

² Ibid.

in the low to moderate-income area. The Fredericksburg Community Housing Corporation embraces the philosophy that, through this organization, the community can partner with federal, state, and local government to make affordable housing and homeownership education a measurable reality.³

The researcher believed this homeownership education initiative would help prospective homebuyers to achieve a better quality of life. The researcher strongly believes that, if people were taught to better themselves, they would teach others.

In Mark 6:2, Jesus taught the community. "When the Sabbath day had come, Jesus began to teach the people in the synagogue."

Today, the church serves as the teaching place where scripture is implemented to bring liberation to the community and the transformation that must occur before liberation comes forth. Teaching brings structure and momentum, which creates the required preparation to empower. The goal is to move from ignorance and incompetence to competence in mission work in our communities.

The homeownership education program offers the community the opportunity to liberate themselves. This is the beginning of community outreach.

Education is essential to homeownership. Education brings transformation to church and community. The homeownership education program provides for citizens' emancipation from leasing, thereby enhancing their quality of life. The program is offered by the Virginia Redevelopment and Housing Authority in conjunction with the Fredericksburg Community Housing Corporation. This program, called the Genesis Project, was taught in a six-week course.

³ Ibid.

CHAPTER TWO

THE MINISTRY MODEL

The homeownership education problem in the community of Sylvania Heights District of Fredericksburg, Virginia, has become so acute that our concern was to establish a curriculum in homeownership education for prospective homebuyers. Virginia Redevelopment and Housing Authority offered the program, called the Genesis Project, in a six-week course in conjunction with the Fredericksburg Community Housing Corporation.

African Americans are economically marginalized in the United States. Discrimination in access to employment is one of the most severe hardships afflicting blacks today. The old rule of "last to be hired, first to be fired" continues in effect. There also remain important occupations offered by thousands of employers who bar blacks from anything except menial positions. According to some, economic marginalization of blacks in this country had its beginning in the Slave Era. In the midst of this situation, black churches emerged to encourage wise economy and economic self-determination among the black folk.

A survey sponsored by mortgage lender, Freddie Mac of the Federal Home Loan Mortgage Association, suggests that while bad credit ratings decrease for whites as they move up the economic ladder, they remain relatively stable for blacks as they advance. The survey found:

- 1) Among those earning less than \$25,000 a year, 31 percent of whites had bad credit versus 48 percent of blacks;
- 2) In the \$25,000 to \$44,000 income range, 31 percent of whites experienced credit problems, compared to 50 percent of blacks;
- 3) Twenty-two percent of whites earning \$45,000 to \$64,000 annually had bad credit as opposed to 48 percent of blacks;
- 4) Among those with income in the \$65,000 to \$75,000 range, 20 percent of whites were in trouble with their credit, compared to 35 percent of blacks;
- 5) Maurice Taylor, Provost at St. Augustine's College in Raleigh, NC, noted that a lower percentage of blacks own property and invest in the stock market than white. Only 46 percent of blacks own their own homes compared to 72 percent of whites.

The question arises, how has the black church historically addressed the problem of economic marginalization? The answer is simple—economic uplift. Historically, the black church helped to create an ethos of economic rationality for free and enslaved blacks. According to scholars, it was black churches, mutual aid societies, and the fraternal lodges that contributed to the formation of the black self-help tradition and to the establishment of an economic ideal for the uplifting of the race that emphasized industry, thrift, discipline, sobriety, and long-term sublimation rather than immediate gratification. An example of this can be found in articles published by the *A.M.E. Church Review*. The review published many articles, which stressed the “importance of economic and moral development, and self-help, and racial solidarity.”

Black churches helped to create the first major black financial institutions—black-owned banks and black life insurance companies. For instance, the Afro-American

Insurance Society of Jacksonville, founded in 1901, began as a mutual benefit society in the Baptist church pastured by Rev. J. Milton Waldron. As Meier and Rudwich pointed out, “the True Reformer’s Bank, the Caliean Fistherman’s Bank and the St. Luke’s Bank were all either founded by ministers or closely connected with the churches.”

Throughout the massive migration from the rural south, individual churches and clergy in northern cities helped migrants gain employment by announcing jobs from the pulpit or by posting them on the church bulletin board. During the depression years, some black churches held classes in the fundamentals of job-seeking and household finances at both the Catherine Street A.M.E. Zion and the Ebenezer Baptist Church in Poughkeepsie.

Today, a great number of large black churches have revived the tradition of church involvement in business and the economic development in their communities. Concord Baptist Church in Brooklyn (America’s largest black Baptist church, with an estimated membership of 15,000), pastored by Gary Simpson, operates a nursing home, a private school from elementary to the eighth grade, a clothing bank, a credit union, and has two full-time social workers on its staff. Under the leadership of Rev. Williams A. Jones, the four thousand members of Bethany Baptist Church in Brooklyn raised \$1 million to open the Harvest Manor Restaurant that employs forty-four people and serves lunch and dinner every day.

African Americans have faced many challenges as a race. As a people, blacks have had to endure the brutality of slavery, failed reconstruction, Jim Crow, and economic marginalization. However, despite social, political, and economic oppression, blacks have weathered the storms of discrimination, disadvantage, and denial and have come forth with body and soul together. Why are African Americans able to endure? Why are African Americans able to get through unimaginable adversity? It is because of African American

spirituality. Spirituality for blacks means to be a surviving human who depends upon God. Surviving is a chief quality of blacks. If there is anything the African American knows how to do, it is to survive.

The survival strategy in the everyday economic life of African Americans means to just get by, or surviving one day at a time. Surviving means to eke out a living by whatever means possible. It means staying alive until change comes. Studies of extremely poor black people have shown that many of them rely on an economy of bartering, exchanging, and trading goods and possessions.¹ African American spirituality exalts survival and berates suicide; it chooses being over non-being and enables blacks to persevere through the obstacle of adversity and subjugates the impulse to capitulate.

Another characteristic of African American spirituality is dependence upon God. Because depending on God is an important part of black spirituality, African Americans have traditionally taken a subordinate posture when facing adversity. A popular scripture in the black church is "trust in the Lord with all thy heart, and lean not to thy own understanding, in all thy ways acknowledge Him and He shall direct thy path."² Dependence upon God permeates black prayer. Ralph Mark Gilbert illustrates this point in his prayer, "We Need Thy Hand." He declares: "Heavenly Father, we know from all of the experiences that have been ours, that we cannot make the journey by ourselves. All of life teaches us that we need thy hand; we must be led by thy counsel. We would walk daily with thee, because of thy help; but we also would walk with thee for the joy that we obtain

¹ Carol Stack, *All My Kin: Strategies for Survival in a Black Community* (New York: Harper and Row, 1974), 42.

² Proverbs 3:5-6 (KJV)

from thy fellowship. Withdraw not thy presence from us, for we are lost without thee, and find ourselves stumbling blindly in the surrounding darkness.”³

From the earliest times to the present, African Americans were convinced that the substance of slave Christianity was, for them, the authentic gospel of Jesus Christ—a gospel that was both corrupted and rejected by the personal and societal practices of slave owners. Then and now, they viewed this authentic gospel as centering on the parenthood of God and the kinship of all peoples under God. Since kinship among Christians implies the equality of persons in community, the kinship of all peoples under God implies God’s opposition to those who threaten or destroy the equality of God’s people. This Christian vision was born in slavery, protected in the so-called invisible churches that emerged in the secret meetings of the slaves, and later institutionalized in the independent church movement among freed slaves. Elsewhere, we have called this authentic gospel the “Black Christian Tradition.”

Even though slaves were forbidden to learn how to read and write, and in spite of the biblical indoctrination from their slaveholders, they gradually perceived an alternative gospel from that which they received from their owners. The new gospel that they enthusiastically embraced portrayed God as the liberator of all oppressed peoples and opposed to all who are bent on maintaining oppressive social systems. Such a God could be easily conjoined with the character of the God known and served by their forbears. Henceforth, this God has constituted the ultimate grounding for their understanding of human nature and the organizing principle for all their non-racist associational life. Further, their belief that God wills that the good of all peoples should be realized in

³ James Melvin Washington, *Conversation With God* (New York: Harper Perennial, 1994), 170.

community is both commensurate with and expansive of the African traditional understanding of God.

The African view of God is covenantal. That is to say, God is viewed as reciprocally related to the tribal community, sustaining and preserving the latter in return for steadfast obedience and faithful devotion. Hence, once the African slaves had discovered that the biblical God had taken initiative in forming a covenantal relationship with a band of slaves in Egypt and had promised to lead them to freedom in return for their obedience and faithfulness, they knew that that God was not the possession of slaveholders, but rather the latter's opponent. That discovery made possible their easy acceptance of the Christian worldview because it meshed so well with their traditional African understandings of a tribal deity. Further, African American Christianity enabled the slaves to deepen their experience of racial unity by giving them the basic elements for the constitution of a new myth of origin wherein the major biblical personages were transformed and began functioning much as African ancestors, inspiring them to greater devotion. Further still, their clandestine ritualistic gatherings and liturgical practices of worship became the locus for synchronizing African and Christian worldviews into a dynamic unified whole. Thus, in the midst of their suffering, Africans discovered that they had not left God on the continent with their material culture artifacts, but that they had discovered their God anew in this alien land inhabited by such a cruel people. In continuity with their African experience, this God constituted the ultimate grounding for their understanding of human nature and the organizing principle for their associational life. Their Christian belief that God wills that the good of all peoples should be realized in community is both commensurate with and expansive of the African traditional understanding of God.

Christianity and Credit

In the home buying process, good credit and low debt ratio is essential to purchasing. Credit is like a passport, it gets you places. Debt is a condition that enslaves Christians. Paraphrasing Bishop T. D. Jakes, debt is essentially economic slavery. Jakes affirms: "When you owe another, your freedom is impaired. Your ability to decide your destiny is tainted by the amount you owe."⁴ Kays supports this claim when he states: "When somebody borrows money from another person or an institution, they have, in some form or fashion, made themselves subservient to the lender."⁵ Kays believes that debt is an obligation that impedes one's ability to obey God and to make choices with one's money.

What causes debt? Uncontrolled spending and debt is caused by failure to use God's system of finance. The financial management movement holds that there are many reasons Christians end up in debt. Larry Burkett holds that ignorance, overindulgence and poor financial planning leads Christians into debt.⁶ Moreover, Burkett argues that many Christians end up in debt because they try to buy a home too soon or pay too much and, as a result, debt ensues. He contends that many Christian couples commit more than 60 percent of their budget to housing and this, he says, puts them in economic jeopardy.

Furthermore, Larry Burkett suggests that the second most common source of debt is the purchase of a new car. He holds that often Christians who cannot qualify for a home will spring for a new car as a compromise. For Burkett, this is not a good compromise

⁴ T. D. Jakes, *The Great Investment* (New York: G. P. Putnam's Sons, 2000), 50.

⁵ Scott Kays, *Achieving Your Financial Potential* (New York: Doubleday, 1999).

⁶ Larry Burkett, *Debt-Free Living* (Chicago, IL: Moody Press), 47-49.

because cars now sell for prices that houses sold for twenty years ago. Burkett argues that, consequently, Christians overspend when they purchase a new car. Finally, Larry Burkett argues that failure to plan financially for disaster often causes Christians to become indebted. Burkett suggests that most Christians never anticipate those expenses and budget for them. He declares: "Failure to plan this way is a major reason many people end up in debt. When the expenses occur, they must be paid, so the only alternative available is often a credit card."⁷

What is the solution? This movement unanimously agrees that if Christians fashion a lifestyle according to their income, create a budget, and develop and carry out a financial plan, then Christians will experience consumer debt reduction. Bishop T.D. Jakes upholds this claim. Discussing debt and how Christians should behave, Jakes had this to say: "You should not run up credit-debt for things that are neither necessary for your daily living nor within your financial means to afford. Your lifestyles needs to be determined by your present income not what you wish to be."⁸ Jake goes on to suggest that the best way to control the overspending that leads to debt is by creating a budget. He states: "the only way you can take control of your spending and determine your lifestyle priorities is with a budget."⁹

For the financial management movement, not only are budgeting and living within one's means viewed as means to consumer debt reduction, but financial planning is seen as a means to mitigating consumer debt. According to this movement, debt-free living is the result of diligently executing a carefully constructed financial plan.

⁷ Ibid., 138–144.

⁸ Jakes, *The Great Investment*.

⁹ Ibid., 76.

Women's Contribution To Church and Community

Because much of the homeownership program consisted of women, I want to explore how women have contributed to black uplift, black education, and black empowerment, in addition to how black women have contributed to the church.

Toward the end of the nineteenth century, the black women's club movement originated. The motto of the National Association of Colored Women's Clubs, "Lifting as We Climb," is a succinct expression of the social ethical agenda of this movement, namely, the socioeconomic advancement, in solidarity with the oppressed and impoverished masses, of black women, men, and children. One of the early leaders, Fannie Barrier Williams, described the motive behind the motto:

How to help and protect some defenseless and tempted young woman; how to aid some poor boy to complete a much coveted education; how to lengthen the short school term in some impoverish school district; how to instruct deficient mothers in the difficulties of child training. The black clubwomen undertook their social reform efforts in terms of what they understood as the intrinsic connection between work on behalf of black women and all black people and the greater good, reform of society aimed at justice for all.

The institutional embodiment of Christian ethics and empowerment in the lives and work of African American women not only occurred within the club movement, but also in the churches. Typically, these clubwomen were also lay leaders in their churches. In her book *Righteous Discontent*, historian Evelyn Brooks Higginbotham describes the work of empowered black church women who embodied ethical principles of freedom and justice: "Largely through the fund-raising efforts of women, the black church built schools, provided clothes and food to poor people, established old folks' homes and orphanages, and made available a host of needed social welfare services." She sees her study as an

attempt to “rescue women from invisibility as historical actors in the drama of black empowerment.” In her view, their efforts represented “everyday forms of resistance to oppression and demoralization.” Women were crucial to broadening the public arm of the church and making it the most powerful institution of racial self-help in the African American community.

It is true that these women were more likely to have spoken of “Uplift” rather than “empowerment.” Nonetheless, their moral commitment to the idea that black women, black people, and black churches would exercise their powers of education and socialization in ways that improve the circumstances of black homes, families, and tribes here and abroad places their social ethical thought unequivocally within the category of social ethical thinking we now call the philosophy of black power.

The leaders of these clubs and church organizations rose to prominence precisely because they articulated only and eloquently the yearning and indignation of the masses, and “captured their people’s vision of America—a vision that was simultaneously optimistic and critical, but ultimately hopeful.”

Economic Empowerment and the Church

Empowerment of the poor remains an especially difficult task in a racist and sexist society where the most vulnerable persons are nonwhite single women and their fatherless children. The majority of black children who live in households headed by single women live in poverty, and a significant proportion of all black children live in families with incomes below the poverty line.

The Bible contains repeated warnings of God’s judgment against those who oppress widows and orphans, often in conjunction with admonitions not to oppress the stranger, that is, not to be racist. Among the most dramatic healing narratives in the

Gospels are those that feature Jesus responding to the desperate need of women who are alone, such as the raising of the only son of the widow of Nain and Hagar alone in the wilderness.

Most of us are familiar with the parable of the talents. In this parable, Jesus teaches his disciples about a man who was preparing to go on a long journey. He gathered his servants together and entrusted his worldly goods to them. To one he gave five talents, to another he gave two talents, and to the third he gave one talent. Then he left on his journey.

The one to whom the master left five talents invested them and earned five more talents. The one to whom the master left two talents also invested them and earned two more talents. The one to whom the master left one talent dug a hole in the ground and buried the talent.

After the master returned from his long journey, he summoned his servants to him. All of the servants had invested well and pleased the master, except one. Therefore, the master took even that talent from the servant and gave it to the one who had invested many.

Even though the parable was told with a divine purpose in mind, and the spiritual lessons and references to the final judgment are obvious, the practical applications and lessons on economic development and money management skills are clear. While we are to be good stewards of the gifts the Lord has given us, successful economic development and money management skills are the key to our being able to fulfill here on earth the work the Lord has left for us to do.

How can we as African American Christians—who have been historically disenfranchised from full participation in the American economic system—ever hope to

fully take part in this stewardship? Until very recently, with the proliferation of programs such as the federally mandated Empowerment Zones located in the midst of the most neglected areas of our urban centers, our major financial institutions did not see the economic advantage of investing money in our cities.

Given its importance, we must also admit that a significant impediment to an effective cooperative effort must be overcome before the major players—our African American churches—can be the power brokers they were called to be in this field of economic revitalization and empowerment.

Community investment must be embraced as a necessary component of economic development. This goes beyond the standard dictionary definition of stewardship as being the management of another's property, finances, or other affairs. Rather, this defines stewardship as the principle of accepting responsibility for the things God has entrusted into our care. Responsibility is the key term. When we accept responsibility for the well-being of one another and the good of the whole, we can approach economic development as a natural outgrowth of stewardship and as a part of our heritage of care from within the extended family.

The biblical concept of stewardship is presented in a variety of ways throughout the Scriptures. Matthew 14:17 describe the feeding of the five thousand with five loaves of bread and two fish. In this instance, stewardship becomes an example of trusting that the resources at hand will be sufficient to do the job that needs to be done. When Jesus was told what is available, he did not tell the disciples to go and not come back until they had gathered enough food to feed five thousand men plus women and children. He simply said, "Fine, bring the food here to me." Once he had the food in hand, he blessed it and then used it to get the job done. That is stewardship combined with faith and resourcefulness.

Today, some two thousand years later, that same kind of stewardship can transform a meager donation to a small urban church into a business planning seminar for a room full of entrepreneurs and small church housing committees can be transformed into nonprofit home education programs and affordable housing agencies.

Economic Empowerment

Economic Empowerment has always been part of the African American agenda and a main ingredient in the black quest for freedom. Following slavery, African American leaders not only fought for civic equality but for economic uplift as well. They understood that no real freedom could be realized unless economic empowerment was actualized. Because of this discernment, blacks have struggled rigorously against institutionalized and legalized racism, which prohibited economic uplift for blacks. At the turn of the Twentieth century, many black leaders developed theories of economic empowerment that they believed would combat racism while at the same time create economic uplift for blacks. One such figure was Booker T. Washington.

Booker T. Washington believed that economic empowerment could be achieved by labor and vocation. He strongly believed in economic self-reliance and the dignity of labor. He urged blacks to focus on the service sector. In his view labor was virtuous, not a villain. In order to promote his theory of economic empowerment, Washington sought to rehabilitate the popular perception of labor as thoughtless and servile activity. Another champion of economic empowerment was Martin Luther King, Jr. Like other modern African American moralists, Dr. King understood the relationship and interdependence of political and economic goods. He called for a radical economic reformation. Franklin

contends, "King advocated radical economic reform at a societal level and at the level of individual economic behavior."¹⁰

With respect to personal reformation, Dr. King strongly believed in and promoted the Protestant Work Ethic. He urged blacks to practice a wiser economy and exercise thrift as they began to earn greater wealth. According to Franklin, King believed that people should regard their work as a calling from God and should execute their responsibilities with a sense of responsibility and personal pride.

Moreover, King viewed thrift and saving as the conditions for economic liberation of blacks. In response to a reader's question concerning the Negro's responsibility in economic affairs. King wrote in the March 1958 issue of *Ebony*:

There is great deal that the Negro can do to lift himself by his own bootstraps. Well has it been said by one that Negroes too often buy what they want and beg for what they need. Negroes must learn to practice systematic saving. They must also pool their economic resources through various cooperative enterprises. Such agencies as credit unions, saving, and loan associations, and finance companies are needed in every Negro community.¹¹

Unlike Booker T. Washington, King's advice regarding economic security of the black community was less progressive insofar as he did not strongly advocate the need for blacks to develop and gain control of manufacturing and industrial corporations. For King, debt has caused many Christian to lose hope, self-respect, and self-worth. It has destroyed Christian friendships, families and marginalized many believers, so that they are unable to experience the "American Dream."

¹⁰ Ibid., 117.

¹¹ Martin Luther King, Jr., "Advice for Living," *Ebony*, March 1958, 12.

The current issue facing the Christian church is that of approach. What is the best way to mitigate consumer debt? What method should Christians use to reduce consumer debt by budgeting? These are the questions that challenge most clerics and certified Christian financial planners.

There are two approaches to the problem. The first approach is the prosperity Gospel way, which holds that through using God's system of finance, Christians can overcome consumer debt. The second approach is the financial management way. This view holds that by fashioning a lifestyle according to income, budgeting and creating and carrying out a financial plan, Christians can mitigate debt in their lives. Though both approaches stem from the Christian church, they are not the same. Each approach represents a different sect within the Christian church. Each has its own biblical assumptions, interpretation of consumer debt, the cause and cure for debt. For a better understanding of these differences, let's examine each approach and movement.

The Prosperity Gospel Movement

The prosperity gospel movement views God as a transcendent deliverer, who descends from the heavens and blesses Christians with a supernatural prosperity that mitigates consumer debt. This movement believes that God wants Christians to be debt free because consumer debt prohibits believers from experiencing a life of prosperity. Dr. Frederick K. C. Price, Pastor of Crenshaw Christian Center, supports this claim. He declares:

What God has in mind is a financial economic program to so bless you that all your needs and desires, which are consistent with a godly life, will be met. Then you will have such abundance that you will be a reservoir of finance, a reservoir of material goods. You will be able to take those things and put them into the work of the

ministry to promote the Gospel. But you cannot give away much if your own needs are not met. You cannot do it when you are struggling yourself just to pay your electric bill. So God has a plan that will enable you to be financially and materially independent of the circumstances.¹²

Dr. Creflo A. Dollar, Jr. also supports this claim in his book, *No More Debt*:

Now is the time to apply faith pressure on the anointing, of debt release! As Christians living in these last days, it is vital that we yet out and stay out of debt. Why? So we can fulfill the mandate even to Abraham in Genesis 12:3, to be blessed and to be a blessing until all families of the earth are blessed. But you can't do that when you're living from paycheck to paycheck struggling to make ends meet.¹³

How does the prosperity gospel movement view debt? Consumer debt is viewed by the prosperity movement as a demonic spirit designed to keep persons from experiencing the abundant life Jesus promised in John 10:10, according to Dollar. Dollar declares: "Debt comes from the strong man, Satan, who desires for you to remain in bondage. He must be bound up so that you can walk in your God-given inheritance of prosperity . . ."

Dr. Leroy Thompson, Sr. in his book *Money Cometh*, buttresses this idea when he says " . . . put away those credit cards I sometimes call demons . . ."¹⁴ Beyond the view that debt is the devil or some demonic spirit lies the belief that the world's system of finance is the fundamental cause of debt for most Christians. This movement holds that whenever Christians use worldly methods, techniques, and strategies in their financial affairs. Christians go against the word and will of God. As a result, Christians end up in debt. Paraphrasing Kenneth Copeland, many Christians are in debt because they

¹² Frederick K. C. Price, *High Finance* (Tulsa, OK: Harrison House, 1984), 30.

¹³ *Ibid.*, 12.

¹⁴ Leroy Thompson, *Money Cometh* (Tulsa, OK: Harrison House, 1999), 64.

appropriate in their lives a demonic world system which is 99.9 percent of the time incorrect and rocks back and forth between the two extremes of depression and inflation.¹⁵

Dollar supports this belief. He holds that Christians are in debt because they have chosen the world's system of finance over God's system of finance. He states: "Where you are now in your finances is the result of the choices you have made. Brother Dollar are you telling, me that I'm in debt because I chose to be? Well, yes! Whether you realize it or not, there are two systems at work in the financial realm: God's system and the world's system—you have chosen to operate in the one that perpetuates debt."¹⁶

The prosperity gospel movement opposes the approach of the world's system for several reasons. For them, the world's approach is not designed to get Christians ahead and out of debt. Price states: "The world's economic system is not designed to get Christians ahead. Rather it is designed to keep their noses to the grindstone . . . it is all a systematic plan of Satan to keep humankind's noses to the grindstones."¹⁷ Next, this movement opposes the approach of the world's system because it fosters dependency. Dollar upholds this view: "Most of us have already tried to get out of debt through the world's system of bill consolidation, second mortgages, credit counseling, or bankruptcy. However, none of these methods permanently resolve the problem because they foster dependency."¹⁸

¹⁵ Kenneth Copeland, *The Laws of Prosperity* (Tulsa, OK: Harrison House, 2000), 18-19.

¹⁶ Creflo Dollar, *No More Debt* (College Park GA: Creflo Dollar Ministries, 2000), 22.

¹⁷ Price, *High Finance*., 9.

¹⁸ Thompson, *Money Cometh*, 280.

CHAPTER THREE

THEORETICAL FOUNDATIONS

Biblical Foundation

This section is crucial to the research model because it lays out the foundation for this project. It discusses community transformation from a biblical perspective and provides information and ground for the research model.

In addition, it explains the biblical viewpoint of credit, debt, and budgeting, which supports the foundation of the model with God a sustainer of his people, Christ the liberator, and the black church as servant of God.

In Mathew 8:20 Jesus stated, "Foxes have holes and birds of the air have nests, but the son of man has no place to lay his head." Jesus never owned anything for himself, but went about doing good for others. In the book, *Ministry With Homeless People* by Barry Snowden and John F. Steinbuck, Snowden quotes: ". . . the goal of a ministry of hospitality and partnership with homeless people is inclusion in the household of God," Eph. 2:19. It is likely that a mere determination to be open to homeless people will result in an influx into your congregation.

Generally, the congregation will need to initiate the activity by outreach. The form of outreach must not be from the top down, nor from superior to inferior, but one that seeks partnership from the beginning. Outreach will eventually need to incorporate the

possibility of change for people in need of housing as well. Christ has offered all people the possibility of transformation and renewal.

The church is called forth to extend this offer. Isaiah 61:1-4 calls strongly for restoration to community through empowerment by God's word and action.

The Spirit of the Lord God is upon me, because the Lord has anointed me; he has sent me to bring good news to the oppressed, to bind up the broken hearted, to proclaim liberty to the captives, and release to the prisoners; to proclaim the year of the Lord's favor, and the day of vengeance of our God; to comfort all who mourn; to provide for those who mourn in Zion, to give the beauty for ashes, the oil of gladness instead of mourning, the mantle of praise instead of a faint spirit. They will be called the oaks of righteousness, the planting of the Lord to display his glory. They shall build up the former devastations; they shall repair the ruined cities, the devastations of many generations (Isaiah 61: 1-4).

The Church is mandated to nurture its flock and carry out a vital role in empowering the people of God through scripture and action to build up those places in the community which are broken down and devastated.

In the "Sermon on the Mount" Jesus taught, "blessed are the peacemakers for they shall see peace." In the book of Isaiah 52:7 "How beautiful upon the mountains are the feet him that bringeth good tidings, that publish peace, that publish salvation, that say unto Zion, thy God reigneth." Where there is turmoil, injustice, blight, homelessness, hunger, despair, we are called by God to bring peace. Transformation is assured through obedience to the word of God, but God's vengeance is assured through disobedience. This truth unfolds through all the history of the Old and New Testament.

The Bible is a text on transformation and development of the community. God's intent for our lives is holistic; it encompasses the whole of life as individuals living in the context of family and community. The dominant way the Bible is used is authoritarian, but we must understand what the stories mean to us today and how the scriptures (the word

of God) can deliver us using the thematic approach. Communities need to rediscover the Bible as powerful stories explaining the meaning and purpose of life, full of cases that model abundance, reconciliation, forgiveness, and the transformation of persons, communities, nations, and nature itself. In my view, an appropriate way of teaching scripture in the context of community development is to establish a synergy between church and community.

A scripture that says it well is the Great Commission (Matt. 28:19, 20), “Therefore, go and make disciples of all nations, baptizing them in the name of the father, son and Holy Spirit and teaching them to obey everything I have commanded you.”

The Spirit of empowerment occurs when communities recognize that God is supreme over all powers, that God is the power that fuels community growth and unshackling from the chains of poverty, homelessness, devastation, oppression, and injustice. This Spirit teaches communities how to think “liberation” and to go and do likewise. Education in this sense then becomes a mustard seed that grows into a large tree, giving shade to many.

Bryant L. Myers’ *Working with the Poor* states that Church outreach is connected to economic empowerment. Economic activities are considered “a trust from God, and aid toward fulfilling the call of the church to the community.”¹ God’s provision comes through productive economic and educational activity. Charles Foster’s *The Future of Christian Education: Educating Congregations* says it well: “Education cannot be contained in classrooms or limited to school or church as important as the teaching and learning in these settings maybe. Instead it is nurtured in the course of a congregation’s

¹ Bryant L. Myers, *Working with the Poor: New Insights and Learning from Development Practitioners* (Monrovia, CA: World Vision Publishers, 1999).

engagement in God's vocation of emancipating creation through transformation in community."²

In the New Testament, (Luke 19: 41-44), Jesus like Nehemiah wept over the city of Jerusalem and said, "If you, even you had only known on this day what would bring you peace but now it is hidden from your eyes." (Verse 43) The days will come upon you when your enemies will build an embankment against you and encircle you.

Similarly, the walls of our cities are torn down with violence and attacks by our enemies on every side. The burned gates and rubble symbolize the inner cities in America today. The sight of the inner cities is ugly, unacceptable, and destroyed. Jesus wept at the city of Jerusalem as he approached it. He felt the sorrow, grief, pains, hunger, and devastation of the community. Concerned Christians can use Jesus as a model for teaching ministry.

It is imperative for the church to teach because education has been the center from which knowledge flows. The Home Ownership Education Program allows a prospective homeowner to become knowledgeable about the home buying process. The church is mandated to teach in all areas of life religion, social, political, economics and others for the well-being of all God's people. The church is the head and body and therefore is responsible for what their congregation digest for their well-being.

Historically, the church has served as a resource for economic endeavors of the communities. It has served as a social center for the community and also as a political platform in order to get the right person in office to represent the community in the political arena.

² Charles R. Foster, *Educating Congregations: The Future of Christian Education* (Nashville, TN: Abingdon Press, 1994), 135.

The Bible uses the terms “homeless” in I Corinthians 4:11, “To this very hour we go hungry and thirsty, we are in rags, we are brutally treated, and we are homeless.” God is portrayed throughout the Bible as the deliverer of the poor and oppressed.

Mark 6:2 reads, “When the Sabbath comes Jesus began to teach in the synagogue.” The church of Christ is called to teach the congregation. In America, the original incentive to educate the needy was to ensure they could read scripture and learn the way of salvation. Teaching is therefore one of the fundamental roles of the church.

In this new millennium, the frontier is no longer the ocean and the moon; it is information. In the book, *The Future of Christian Education: Educating Congregation* by Charles R. Foster, it states “An increasing proportion of the young people in the United States do not possess enough information to participate effectively in the complex cooperative activities of community life.” He called this problem “cultural illiteracy,” a euphemism for the ignorance that enslaves people to the tyranny of their own experiences. Only by the accumulation of shared information can we learn to communicate with each other in our communities and bring forth change.

In the book *Teaching to Transgress*, Bell Hooks states, “Ideally education should be a place where the need for diverse teaching methods and styles would be valued, encouraged, seen as essential to learning.”³ The church is mandated to teach liberation to the community thereby causing transformation. The great purpose of Christian teaching is to help people form their own opinion and make decisions in light of what Jesus Christ has revealed about God. The Genesis Project, a homeownership education program taught at the church, was initiated to meet the community’s needs in Fredericksburg Virginia.

³ Bell Hooks, *Teaching to Transgress: Education and the Practice of Freedom* (New York: Routledge, 1994).

In the book *Transforming Your Community: Empowering for Change*, authors Allen B. Moore and Rusty Brooks states “Education in a community economic development situation is the process of individuals or community groups learning about their current need or dilemma.”⁴ The process of what and how people learn about identifying, testing, and revising alternative solutions is action learning and an educational process. Teaching home ownership education classes consisted of discussion, clarification, and instruction in the steps to owning a home. Education then serves as a light to the people in the community. Jesus is the light of the world. We see a broken world, full of sinfulness and hopelessness. God sees a new creation where all things will be restored to be a delight and joy (Isaiah 65).

The Church and Credit

In the home buying process credit is the most crucial phase in purchasing a home. The lender will look closely at your credit history. It will tell the lender how you handled your past debts (as far back as seven years), and how you are handling current debts. The lender wants evidence that you are a person who repays your debts and repays them on time. Lenders expect a prospective homeowner to solve your credit problems before you apply for a mortgage loan. When you fill out your loan application, all debts have to be listed. The lender will double-check you debts through a credit report, which will list all your creditors.⁵

⁴ Allen B. Moore and Rusty Brooks, *Transforming Your Community: Empowering for Change* (Malabar, FL: Krieger Publishing Company, 1996).

⁵ Laurie Maggiano, *Realizing the American Dream* (Washington, D. C. Neighbor Work Press, 1998), 14.

Scripture defines credit from the Hebrew word *neshiy*, which means an unsatisfied financial obligation.⁶ When a person in biblical times failed to satisfy his or her financial obligation, such a person went into debt. A biblical example of this is portrayed in the case of the widow and her two sons (11 Kings 4:1-7). Because the widow was unable to pay off her loan, she ended up in debt. In scripture, credit often involved pledges and usury and these were burdensome. The verb *habal*, “to take in pledge” (Deuteronomy 24:6, 17; Job 24:3, 9) denotes something binding and painful as well. Interest or usury derives from the word *neshek* meaning “something bitten off.”⁷ Treatment of debt during biblical times was burdensome, oppressive, and severe.

What were the sources of credit in the Bible? First, credit stemmed from borrowing if a person borrowed something from his neighbor and was unable to repay, then he would become indebted to the lender. Nehemiah 5:4 describes how the poor inhabitants borrowed money for the king’s tribute and, as a result, ended up indebted to the greedy nobles. Second, credit stemmed from usury or high interest rates. The practice of mortgaging land at exorbitant interest grew among Jews during the captivity. The prophet Nehemiah denounced this practice because it brought about extreme debt and exacerbated the condition of credit. He declares

Then I consulted with myself, and I rebuked the nobles, and the rulers, and said unto them, you exact usury, every one of his brother. And I set a great assembly against them. Also I said, it is not good that you do: ought you to walk in the fear of God because of the reproach of the heathen our enemies? I likewise, and my brethren, and my servants, might extract of them money and corn; I pray you, let us leave off this usury.⁸

⁶ Spiros Zodhiates, *The Complete Word Study Old Testament* (Iowa Falls, IA: World, 1994), 81.

⁷ *Wycliffe Bible Dictionary*. (Peabody, MA: Hendrickson Publishers, 2000), 444.

⁸ Nehemiah 5:7-10 (KJV) King James Version

High interest rate loans caused persons to become indebted, as was the case of the widow mother of two. The root meaning of the word debt in this text denotes a high interest rate loan. This widow was unable to pay off the high interest loan she obtained. The interest was too much for her to pay and consequently she became indebted to the creditors.

Credit stemmed from surety. A surety was a person who took responsibility for another's debts. When a person became surety and took responsibility for someone else's debt, such a person would be responsible for repayment. If the surety were unable to repay the creditors then the surety would become indebted. The scripture warns against hastily becoming a surety by striking hands. "He that is surety for a stranger shall pay for it: and he that hateth suretiship is sure. A man void of understanding striketh hands, and becomes surety in the presence of his friend."⁹ "Be not thou one of them that strike hands, of them that are sureties for debts."¹⁰ The Bible speaks strongly against surety, because it often leads to indebtedness.

What were the consequences for failure to satisfy credit? The result of failure to repay debts was very stringent. One might be forced to sell his children into slavery, the children might be seized for unpaid extended credit, debtor and his wife might be forced by the creditor to become slaves, or one might voluntarily chose to become slave to another.¹¹

⁹ Proverbs 7:8

¹⁰ Proverbs 22:26-27

¹¹ II King 4:1; Neh. 5:5, 8; Ex. 21: 2-11; Lev. 25:39-43; Deut. 15:12-18; *Wycliffe Bible Dictionary*, 1045.

In the New Testament, failure to satisfy extended credit resulted in the seizure and selling of personal assets. An example of this is found in Matthew 18:24-25. The lord of the servant commanded that the servant's assets be seized and sold for payment of debts. Matthew writes: "And when he had begun to reckon, one was brought unto him, which owed him ten thousand talents. But forasmuch as he had not [paid] his lord commanded him to be sold, and his wife, and children, and all that he had, and payment to be made."¹² Not only could one's assets be seized and sold for failure to repay credit, but also failure to pay debt resulted in the imprisonment of the debtor. ". . . and he would not pay but went and cast him into prison until he could pay the debt."¹³ How could a debtor be released from debt? Beyond repayment, the Mosaic Law ordained that the creditor release his brother Israelite from all obligations at the year of release, which recurred every seven years.¹⁴

The Bible's position on credit is simple: owe no man anything! This notion is based on words uttered by the Apostle Paul. Paul spoke these words to a congregation that struggled with the idea of credit payment. Should Christians pay their debts, was the question that challenged the early Christian community in Rome. To resolve the tension in the Roman Church surrounding this issue, Paul instructed the community of believers to pay creditors and owe no one anything.¹⁵ Is Paul against debt? Is he against home mortgages, car payments, student loans, and credit cards?

¹² Matthew 18:25

¹³ Matthew 18:30

¹⁴ Deut 15:1-3, John D. Davis, *A Dictionary of the Bible* (Philadelphia, PA: The Westminster Press, 1929), 172.

¹⁵ Romans 13:8

Some seem to believe this. J. Hudson Taylor, the godly missionary to China would never incur a debt, basing his conviction on this verse. Charles Spurgeon, the great Baptist preacher, had the same conviction.¹⁶ On the contrary, Paul is not against debt. He is against Christians accumulating debt they cannot hope to repay. Paul abhorred careless and deceitful debt for he believed that careless and deceitful debt was not acceptable behavior among Christians and that the responsibilities of Christians are to make payments and not borrow beyond their ability to pay.¹⁷

Today, many Christians are in bad credit situations. Many Christians live an existence marked by enormous amounts of debt. According to Dr. Creflo A. Dollar, Jr. “over 90% of the body of Christ is in debt, without a clue as to how to get out and stay out of financial bondage.”¹⁸ Although many Christians believe and profess that God is a great provider, on the contrary, their lives reflect a lack of viability. At the present, Christians experience an inability to sustain themselves depending upon none other except God. The reason most Christians’ lives contradict their belief and profession is because many fail to realize that the God of Holy Scripture is a God who disapproves of bad credit. My conviction is simply that God wants humans to be debt free. For instance, God through the Mosaic Law, ordained that the creditor release his brother Israelite from all obligations at the year of release, which occurred every seven years. Deuteronomy 15:1-2 states: “At the end of every seven years you shall grant a remission of debts. And this is the manner of remission: every creditor shall release what he has loaned to his

¹⁶ Warren W. Wiers, *Be Right* (Colorado Springs, CO: Chariot Victor Publishing), 147.

¹⁷ Bruce B. Berton, R. V. David and Neil Wilson, *Life Application Bible Commentary* (Wheaton, IL: Tyndale House Publishers, 1992), 253.

¹⁸ Dollar, *No More Debt*, 13.

neighbor. He shall not exact it of his neighbor and his brother, because the Lord's remission has been proclaimed."¹⁹

The Bible indicates that in the beginning the Lord God created the world. From this world, God fashioned and formed humanity. In the beginning, humanity was liable to no one. Instead, humans possessed dominion over all things and all living creatures. Genesis 1:28-30 suggests that God gave humans dominion over the earth and, with that dominion, the responsibility to manage and govern all things. From this scripture, one sees that God intended for humanity to be good stewards.

And God blessed them, and God said unto them. Be fruitful and multiply, and replenish the earth, and subdue it; and have dominion over the fish of the sea and over the fowl of the air, and over every living thing that moveth upon the earth. And God said, Behold, I have given you every herb bearing seed, which is upon the face of all the earth, and every tree, in which is the fruit of a tree yielding seed; to you it shall be for meat. And to every beast of the earth, and to every fowl of the air and to everything that creepeth upon the earth. Wherein there is life, I have given every green herb for meat, and it was so. (Genesis 1:28-30)

The words "I am putting you in charge . . ." are exceedingly important. These words convey God's concern for his creation, a concern that God shows by placing human beings in charge of all that he created. To be "in charge" means to take care of one's charges in a manner similar to the foreman on a ranch. The foreman does not own the ranch. He or she is in charge of the operations and is responsible to the ranch owner. The foreman is a steward. In biblical times, a steward was a person put in charge of someone else's property.²⁰

¹⁹ Deuteronomy 15:1-2

²⁰ A. Q. Van Benschoten, Jr., *What the Bible Says About Stewardship* (Valley Forge, PA: Judson Press, 1983), 17.

The Book of Genesis again, conveys the idea of stewardship. According to A. Q. Van Benschoten, Jr., a “Garden of Eden” is developed as a part of the whole universe made by God.²¹ Genesis 2:15 states, “Then the Lord God placed the man in the Garden of Eden to cultivate it and guard it. In the Book of Genesis, chapter two, Adam and Eve are depicted as good stewards, for nowhere is there any mention of irresponsible management on their part. However, when the two ate of the forbidden tree, Adam and Eve went from being good stewards to being bad stewards.

In John Philips interpretation of exploring the Psalms, in David’s day, man’s provision was displaced in his power over animals—power to domesticate and tame them and make them useful. God placed humankind in charge of his creation, and expects humankind to keep everything under control through good stewardship. Based on these biblical examples, one may conclude that God wants humans to be good stewards because bad stewardship brings about indebtedness and bad credit.

In addition, indebtedness is biblically problematic because it brings about financial servitude of God’s people. Proverbs 22:7 states, “The rich rule over the poor, and becomes the lender’s slave.”²² In ancient times, one of the primary causes of servitude was debt or imbalance in credit. Many Hebrews found themselves enslaved because of their inability to pay off their financial obligations. If one owed a debt and could not pay it, then one was required to work for the lender until the debt was satisfied or for six years of release, after which one received manumission. Unfortunately, this ethical code was often

²¹ Ibid.

²² Proverbs 22:7

violated inasmuch, as no provision existed to protect debt-slaves from property liquidation or the selling of family members, contends John D. Davis.²³

Credit problems are evident as found in Nehemiah 5:5, Hard times had fallen upon the residents of Judah during Nehemiah's rebuilding campaign. The markets were high and provisions were scarce and hard to come by; the people cried against their brethren, the Jews. The families who came out of Babylon were poor. According to Mathew Henry, they had been at great expense in building their homes and had not yet gotten up their strength when unbearable situations were placed upon them.²⁴ Due to poverty, inhabitants borrowed money from the nobles and rulers. Those who lent the money oppressed the poor people. They charged exuberant interest from them at 12 percent (the hundredth part every month), forced the poor to mortgage all properties (for the securing of the money) and took the profits for interest, and took their children for bondservants or sold them if necessary.²⁵

Theological Foundation

Theology of Sin

From the beginning of time humanity has struggled with the reality of sin. Sin has robbed humanity of its divine nature and possibility. It has brought about division between the Creator and creature. According, to James W. M. McClendon, Jr., Sin alienates from God, divides the sinner from God's community, and disorders the life of the sinner, and in

²³ Davis, *A Dictionary of the Bible*, 729.

²⁴ Ibid., 495-496.

²⁵ Nehemiah 5:1-12

that measure disorders creation. What is sin? There are at least three traditional ways in which sin can be interpreted.

Some contend sin is self-centeredness. It is when one takes one's place in the center of one's own world and stands as the standard of reference between good and bad. This type of sin rejects God as sovereign. Simply put, it is the sin of the titanic and egocentric self.

Next, there is the sin of "Breaking Communion." This view holds that man was created to be in perfect fellowship with God and neighbor, but through willful disobedience man broke communion with God and neighbor and is cursed with alienation and estrangement from God and neighbor. This type of sin uses people and the world of nature merely to serve its own ends and will go to any lengths to get rid of the obnoxious presence of those considered inferior.

Last, sin is viewed as pride. It is this that grounds the writer's research. In this view, humanity is sovereign of itself. It rules itself and governs itself apart from God. Pride is different from humanity. Pride is egotistical, but humanity is meek. Pride is self-serving, but humanity God serving. Pride is disobedient, but humanity is obedient.

According to some, "We are God creatures and completely dependent on God. The only reason for our existence and the only purpose in our lives is to live in trust and obedience to God. But we do not like being dependent and subservient: we want to run our own lives. Therefore, in our pride we rebel against God's sovereignty and proudly pretend to be like God with responsibility to no one but ourselves."²⁶ What are the negative attributes of pride? Pride leads to ignoring God and a life of disobedience. It

²⁶ Owen C. Thomas and Ellen K. Wondra, *Introduction to Theology* (Harrisburg, PA: Morehouse Publishing, 2002), 153-154.

can destroy relationships faster than almost anything taking away from others. Pride strengthens man's own position at the expense of others and finds comfort in false security. "Pride goes before destruction and haughtiness before a fall."²⁷

The sin of pride is not an overestimation of man's talent, nor a flutter of delight that goes with accomplishment nor an inner firmness of identity that is essential to integrity. It means, rather, man's self-exaltation into the position of God. Pride is nothing less than the human imagination fully seized by the Tempter's beautiful promise "You be like God."²⁸ It is pride that causes humankind to move contrary to God's. It is the voice that tells humanity it doesn't need God to sustain it.

The God of scripture sustains human flourishing. In other words, God upholds human thriving, blossoming, well being, and prosperity. Human flourishing is based on divine support.

In Genesis 1:1-9 God created a world that would uphold and support human flourishing. According to James M. Gustafson, God created the necessary conditions for humans to flourish. He argues that human flourishing relies upon processes and relationships that are not of human creation. In Gustafson, humans are sustained by, natural, social, cultural, and historical processes to which humans give tacit consent.²⁹

Similarly, Paul Tillich argues for God as sustainer. In talking about God's sustaining creativity and freedom, Tillich states: "Only in the power of being, itself is the

²⁷ Proverbs 16:18

²⁸ William F. May, *Catalog of Sins* (New York: Holt, Rinehart and Winston, 1967), 173.

²⁹ James Gustafson, *Ethics from a Theocentric Perspective* (Chicago, IL: The University of Chicago Press, 1981), 239.

creature able to resist nonbeing.”³⁰ Tillich contends that God is essentially creative and therefore he is creative in every moment of temporal existence, giving the power of being to everything that has being out of the creative ground of the divine life.³¹

All humans are radically dependent on God. Radical dependence is much more than a sense of partial dependence on God. On the contrary, it acknowledges that humans are finite, contingent and radically dependent beings. As Daniel L. Migliore puts it: “the realization of radical contingency, is what philosophers and theologians have called the shock of nonbeing.”³² As dependent human beings, we are not independent of God. We are creatures that exist at the pleasure of God. As contingent creatures, mankind’s existence is precarious. Just as the sun gives life to all that lives, so God is the life in all that lives.

Akin to the view of God as sustainer is the doctrine of divine preservation. This is defined as the continuous work of God by which he maintains the things, which he created, together with the properties and powers with which he endowed them. According to Berkhof, “the doctrine of preservation proceeds on the assumption that all created substances, whether they be spiritual or material, possess real and permanent existence, distinct from the existence of God, and have only such active and passive properties as they have derived from God.”³³

³⁰ Paul Tillich, *Systematic Theology* (Chicago, IL: The University of Chicago Press, 1951), 261.

³¹ Ibid.

³² Daniel L. Migliore, *Faith Seeking Understanding* (Grand Rapids, MI: William B. Eerdmans Publishing Company, 1991), 86.

³³ L. Berkhof, *Systematic Theology* (Grand Rapids, MI: William B. Eerdmans Publishing Company, 1941), 170.

God intended for humankind to be self sufficient through God provisions. In Delores S. Williams' book *Sister in the Wilderness*, she states the designs and character of the means of the struggles are governed by black women's communization with God through prayer and by faith in God's presence with them in the struggle by their absolute dependence upon God to support resistance and provide substance.

Christ and Community

Unsafe, dilapidated housing, and the lack of homeownership education is problematic in the black community. In Paul S. Grogan's book *The Comeback Cities*, he states, "As inner-city populations dwindled in the 1970s and '80s, paying the remnant population to live was starting to seem, at least in a few places, a little less prohibitive."

"Dwindle," in fact, was hardly the word. In the preceding decade, the population of just one neighborhood on the Ford Foundation's tour, the Marshall Heights section of southeast Washington, had plunged by 48,000 residents. The same death rattle seemed to be sounding at once from central cities all over the country. More than half the nations' 100 largest cities shrank in the 1980s; Gary, Indiana, lost nearly one quarter of its population, Philadelphia lost 100,000 people, Detroit lost 175,000, and Chicago nearly a quarter of a million.

Nor was this bolt for the suburbs just a spasm of 1980s materialism. Its roots, paradoxically, stretched back to the 1950s, when southern African Americans and rural whites were still moving into northeastern and midwestern industrial cities by the tens of thousands and the baby boom further swelled their numbers. Yet despite these huge in flows of population and the natural increase they generated over the next four decades, twenty-nine of the nation's largest cities had fewer people in 1990 than they did in 1950.

St. Louis lost an incredible 53 percent of its population over this period. Cleveland, Buffalo, and Pittsburgh each dropped more than 40 percent. Philadelphia lost nearly half a million people; Chicago and Detroit lost more than 800,000 each. In almost every case, the cities' metropolitan regions were growing rapidly. Americans were voting with their feet and central cities were losing a landslide.

Poorer households, however, mostly stayed put. The result was a concentration of poverty in central cities so malignant that it was recognized by newspapers around the country. "No matter what we did to cure the bullet wound," Rendell told the *Washington Post*, "this doctor didn't have anywhere near the resources to cure the cancer."

David Rusk's book *Cities Without Suburbs* proclaims it a "law of urban dynamics" that "ghettos can only become bigger ghettos." Rusk goes so far as to label twelve cities "Past the Point of No Return," based on continued population loss, high and increasing minority populations, and a widening chasm between city and suburban per-capita income.

The starkest, most eloquent, and surely most incredible example of this shrugging fatalism came in 1997 from the least likely man in America: Philadelphia Mayor Edward G. Rendell, who in his first term brought the city back from the brink of fiscal disaster and later staked his reputation on its physical and economic rebirth. Despite inheriting a deficit that would have reached \$11.25 billion by 1997, Rendell within two years had staunched the red ink and the flight of businesses from the city, was riding a 76 percent approval rating, and found himself proclaimed "America's Mayor" by Vice President Al Gore. Yet after barely six years in city hall, Rendell seemed ready to write off his city's future, along with that of New York, Chicago, and other capitals of the industrial age.

Just as a political biography of Rendell, the best-selling *A Prayer for the City*, was hitting the bookstores, the mayor curiously turned up saying that it was very nearly

impossible to advance any contrary approach to the inner cities without taking account of the negative reports—and without acknowledging, however much regretfully, that a good deal of what they say is true.

The poor and low-income household led mostly by single black mothers became the victim of gross housing determination. Study after study through only slightly different lenses presents the same grim picture. Marginal communities between the slums and the suburbs gradually succumb to the creeping decay and become victims of the centrifugal pull of skills and money toward the suburbs and the slow spread of poor households from the core.

Those who remain in that core are increasingly likely to be the most desperate and immobile, stuck in irredeemable places for which even scholarly literature has no euphemisms. In 1997, 3.7 million people lived in these “ghetto-poverty neighborhoods,” defined as places where more than 40 percent of the residents are poor. That designation fits, wrote Jargowsky and Mary Jo Bane in 1991, because the 40 percent threshold “comes very close to identifying areas that looked like ghettos in terms of their housing condition” and “corresponded closely with the neighborhoods that city officials and local Census Bureau of official considered ghettos.” The stark reality, summed up by Jargowsky is that if all the ghettos so defined were laid side by side, they would constitute the largest city in the United States at 8.4 million.

When the threshold for “poverty neighborhoods” is set at 20 percent living below the poverty line, instead of 40 percent, the population of such neighborhoods has risen steadily in recent decades. In 1970, less than half the urban poor lived in places that meet this description; by 1990, the proportion had risen to two-thirds.

Perhaps the most potent aspect of an African American religious worldview is the understanding that religious duty includes racial uplift and social responsibility, two foci that derive from, respectively, the survival and liberation themes of Black religion. The earliest independent religious movements among Africans in America reflect survival themes. Emanating from traditional African religious affirmation of life as God's gift, survival themes assert that religion and religious practice should help sustain and enhance life. Liberation themes in Black religion derive from the context of the slave society in which African American Christianity originated and from the necessity to emphasize life as God's gift that includes freedom to flourish fully as human beings. Generally, a major theological emphasis of slave religion opposed both enslavement and the view of slaveholding religion that God ordained human bondage. Developing from and alongside survival themes, liberation themes—often called freedom concerns—reflect the consequence of affirming God's gift of life and entail discourse and practices for social change. Liberation themes in Black religion have implications for the entire society, since discourses and practices opposing slavery focused on a public realm that formally and conventionally prevented flourishing of Black persons as human beings.

While racial uplift and social responsibility are distinguishable categories of an African American religious worldview, they also are an interdependent aspect of this worldview, one often permeating the other. The concept of racial uplift names the perspectives and practices of African Americans that primarily attend to survival and have implications for liberation. One version of racial uplift is the post Reconstruction ideology of an aspiring Black middle class, which believed that to convince white America of its respectability, it must encourage Victorian morality and middle-class values among the Black masses through social and moral work to uplift themselves and the race. Since this

ideology originated to refute and oppose racism, the concept of racial uplift was not simple capitulation of judgments of white American racism. Moreover, it yielded significant progress for African American as the small Black middle class regularly engaged in activities to improve the lives of the Black masses. However, in the ideology of uplift, which was based on arguments about the behavior of African Americans to the exclusion of social structural analysis, "the Black intelligentsia replicated the dehumanizing logic of racism," according to Kevin Gaines.

Another, more democratic version of uplift refers to activities by legions of parents, educators, businesspersons, ministers, artists, and other professionals and nonprofessionals as "community builders" seeking to realize a more inclusive vision of group advancement. This more popular conception of uplift (reflecting the practice of many persons across social locations to ameliorate all features of Black life) contrasts with the nineteenth-century middle-class ideology and is "rooted in public education, economic rights, group resistance and struggle, and democracy." Practices of racial uplift pervaded the earliest development of independent Black churches and, reflecting the continuing concern of the majority of Black communities for survival and forward progress, persisted and remained vital in many ordinary religious structures of African American life today. In this account of popular practices, racial uplift includes the desire and striving of African Americans to survive slavery, gain independence, develop self-sufficiency and well being, and engage as full participants in the body politic. Its specific historic manifestations are represented throughout Black religious traditional practices for survival and racial progress, or what Fannie Lou Hamer called "keeping on down the freedom road."

Throughout Black religious life, racial uplift practices, including survival concerns, were not ends in themselves. Uplift activity is part of the continuum of African Americans'

living out the movement toward freedom. Because complete freedom for African Americans always has implications for moral, social, and political life of the entire society, conventional racial uplift practices relate directly to social responsibility motifs in Black religion.

While the norm of racial uplift attends to ensuring life and human flourishing, the norm of social responsibility, always alongside and continuous with racial uplift, seeks to ensure that African Americans as full members of society are able to realize God's gift of life. Sociologist and former Student Nonviolent Coordinating Committee (SNCC) worker Joyce Ladner identifies Black women's social responsibility as originating in practices of Black forebears to sustain and improve African American life. Citing Black women activists from Harriet Tubman and Sojourner Truth to Ella Baker, Ruby Doris Smith Robinson, and Mother Clara Hale, Ladner writes that Black women's social responsibility derives from "the generations of our foremothers and forefathers" who participated in and passed on this "sense of mission and sense of history." Ladner continues:

All around us the idea was hammered into our heads that social responsibility was a normal part of life-it was not something that was tackled off to the side as a special volunteer activity. It was part of the way you defined your identity, your sense of purpose, your values, and your reason for being. Our religious upbringing reinforced this concept of obligation, this sense of helping the needy, giving something back to the community, or in the words of my mother, "earning your space in the world."

The "obligation" to contribute to improving social life as "earning your space in the world" originated in response to the particular circumstances of African Americans. Black women understand this value as responsibility, Ladner writes, to "assure progress for the race . . . through the dint of their own efforts." The obligation does not stop with the needs of Black communities, however. With regard to moral values, she writes that the

social responsibility of Black women is “the idea and value that it is our duty to help those in need.” Fulfilling this responsibility means determining the appropriate and necessary response to social needs. “They were taught that they had to learn to be flexible,” Ladner writes, “they had to learn to wash, cook, sew, get an education, raise children, work in their churches and clubs, establish orphanages, relief societies, become presidents of colleges, start colleges, and everything else that needed to be done” to improve human life. This means, of course, that religious duty includes responsibility for social structures, since social context significantly influences the meaning and experience of being human. An obvious relationship of social responsibility to racial uplift is the obligation to attend to progress toward African American freedom. The full conception of social responsibility in an African American religious worldview is what Peter Paris calls the “quest for human freedom and justice, that is, the equality of all persons under God.” Social responsibility motifs in Black religion assert that moral goodness includes racial justice, but ultimately relates to universal human flourishing.

From the period of slavery through modern times, many Black religious women in the United States practiced racial uplift and social responsibility as a means of fulfilling what they understood as their duty to God. In the mid-nineteenth century, Sojourner Truth felt called by God to escape bondage, speak against slavery, agitate for women’s rights, and variously support emancipated slaves.

Immediately after emancipation, many educated Black women felt “a strong conviction of duty” to go South to teach newly freed persons. Around the turn of the century, Nannie Helen Burroughs and the National Baptist Convention’s Women’s Convention felt it was their duty to link racial advancement with spiritual and social

regeneration. During the U.S. Civil Rights Era, religious Black women were leaders and followers in various efforts to increase racial justice in society.

According to Berkhof, "The doctrine of preservation proceeds on the assumption that all created substances, whether they be spiritual or material possess real and permanent existence. Distinct from the existence of God, and have only such acting and passive properties as they have derived from God."³⁴

It should be mentioned that the doctrine of preservation of the world is the door through which deistic concepts easily creep into the theological system. The deistic view holds that the world is an independent structure that moves according to its own laws. God certainly created the world "in the beginning" and gave it the laws of nature. But after the beginning, he either does not interfere at all (consistent deism) or only occasionally through miracle and revelation (theistic deism) or he acts in a continual interrelationship (consistent theism). In these three cases, it would not be proper to speak of sustaining creation.³⁵

Deistic preservation is unreasonable, irreligious, and an un-Biblical representation. It is unreasonable, because it implies that God communicated self-subsistence to the creature, while self-subsistence and self-sustentation are incommunicable properties that characterize only the Creator. The creature can never be self-sustaining, but must be upheld from day to day by the almighty, power of the Creator. It is also unbiblical, since it puts God altogether outside of his creation, while the Bible teaches in many passages that he is not only transcendent, but also immanent in the works of his hands. God as sustainer

³⁴ Ibid.

³⁵ Tillich, *Systematic Theology*, 262.

stands in opposition to deistic preservation and echoes the words of the Apostle Paul who said, “It is in God that we live, move, and have our being.”³⁶

Finally, God as sustainer provides for human flourishing. That is to say, God provides humans with what humans need in order to flourish. The wilderness experience of Exodus buttresses this claim. When the children of Israel were in the wilderness hungry and famished, God sustained their existence by providing manna and quail from heaven. “Then the Lord said to Moses. I will rain down bread from heaven for you. The people are to go out each day and gather enough for that day.”³⁷ In Psalm 23, the Eternal is portrayed as a shepherd who provides for his sheep. When David wrote this Psalm. He was celebrating the fact that when one has the Lord one has all that one needs.

Joseph M. Stowell, in his book *Strength For The Journey*, recalls an incident wherein God sustained him by providing what he needed:

I recall coming home from the office one evening and finding on the dining room table a large box addressed to me. It was from a lady in the church where I grew up whom I hadn’t seen in years. I eagerly opened the box to find three suits in it. They had belonged to her son, a businessman in Arizona. All three in perfect condition. They were exactly the styles I liked and they fit perfectly. No alterations needed!³⁸

Christ and Debt

Christology is a reflection upon the one whom the Christian community confesses as Lord and Savior. In testifying to Jesus Christ, the community points to a particular

³⁶ Acts 17:28

³⁷ Exodus 16:4

³⁸ Stowell, *Strength For The Journey*, 48.

person who lived at a specific time and in a specific place.³⁹ Who is Jesus the Christ?

Throughout history, Christian theologians have sought to answer these questions. In the New Testament one finds many classical interpretations of the Christ, according to scholars. In other words, there are in the New Testament different metaphors to describe whom Jesus the Christ is to the Christian church. According to Daniel L. Migliore, one of these interpretations is *Christ The Victor*. This theory develops the military metaphor found in some New Testament passages (e.g. Col. 2:15). Migliore contends that in this view Christ is a victor over the devil and other principalities that hold human beings captives.

According to this view, the work of atonement is a dramatic struggle between God and the forces of evil in the world. In the incarnate Lord, divinity is deeply hidden. Under the veil of his humanity, Christ battles with the demons, the devil, and all the principalities and powers that hold human being captive. By his cross and resurrection, Christ decisively defeats these powers and thus frees their captives.⁴⁰

Coexisting with the victor and satisfaction interpretations of the Christ is the liberation view. This view contends that Jesus the Christ is the liberator of the poor. According to this view, Jesus the Christ has been sent by God to address the condition of poverty among humans and to set those who are captive free: "The Spirit of the Lord is upon me, because he hath anointed me to preach the gospel to the poor; he hath sent me to heal the brokenhearted, to preach deliverance to the captives, and recovering of sight to the blind, to set at liberty them that are bruised."⁴¹ It is this view that grounds my research. My contention is simple: If Christ is the liberator of the poor, then Christ

³⁹ *Christian Theology* (Minneapolis, MN: Fortress Press, 1994), 222.

⁴⁰ Migliore, *Faith Seeking Understanding*, 152.

⁴¹ Luke 4:18

intends for humans to be free of debt. According to Migliore, Christ enters into utmost solidarity with the poor.

Jesus as liberator begins with the human Jesus and his ministry in first-century Palestine. As liberator, Jesus proclaimed the near advent of God's kingdom of justice and freedom. He blessed the poor, forgave sinners, had table-fellowship with the outcast, befriended women, collided with the self-righteous custodians of the law, and evoked the suspicion and anger of the Roman authorities with his message of liberty to the captives.⁴²

Robert McAfee Brown, in *Liberation Theology*, regards Jesus as the one who sets free, the one who empowers, the one who makes all things new. For him, Jesus liberates persons from an unjust social structure: from the power of fate: and from personal sin and guilt. According to Brown, he liberates from the destructiveness of social structures by offering himself as a focal point of commitment more enduring and fulfilling than commitment to any social structure could ever be; he liberates from fate by demonstrating that new things are possible and that the dignity of human choice is not to be surrendered, but to be enhanced. Finally, Brown argues that Jesus liberates from personal sin and guilt by the nature of his forgiving love, a love channeled through him by God.⁴³

Black Theology describes Jesus as liberator, taking its cue from words attributed to Jesus in Luke's gospel, argues Harris. In *Preaching Liberation*, Dr. Harris explains this view when he suggests that in Luke 4:18 Jesus is seen as the ground of liberation.⁴⁴ James Cone supports this view when he says, "Jesus Christ, therefore, in his humanity and

⁴² Migliore. *Faith Seeking Understanding*, 157.

⁴³ Robert McAfee Brown, *Liberation Theology* (Louisville, KY: Westminster/John Knox Press. 1993), 64.

⁴⁴ James H. Harris, *Preaching Liberation* (Minneapolis, MN: Fortress Press. 1995), 30.

divinity is the point of departure for . . . the meaning of liberation.”⁴⁵ Further, Cone in *God of the Oppressed* suggests that Jesus Christ in his past, present, and future reveals that the God of scripture and tradition is the God whose will is disclosed in the liberation of oppressed people from bondage.⁴⁶ For Cone, there is no liberation independent of Jesus. Moreover, in Cone’s view liberation is not a human possession, but a divine gift of freedom to those who struggle in faith against violence and oppression. Liberation is a gift from Jesus, the giver of every good and perfect gift. Cone states “He is the one who gave our black mother and father in slavery; an ‘old time religion,’ that moved their consciousness back to the shores of Africa and thus enabled them to use the resources of their heritage in the struggle for freedom.”⁴⁷

Blacks can fight for freedom because Jesus is the ground of their struggle. As Ernest Kasemann point out “Jesus means freedom.”⁴⁸ According to Joseph A. Johnson, Jr., liberation was the aim and the goal of the life of Jesus in the world. Liberation expresses the essential thrust of his ministry. The stage of his ministry was the street. His congregation consisted of those who needed him, “the nobodies of the world,” the sick, the blind, the lame, and the demon-possessed.⁴⁹

Jesus as the liberator of the poor intends for humans to be free of homelessness and debts.

⁴⁵ James Cone, *God of the Oppressed* (Maryknoll, NY: Orbis Books, 2000), 138.

⁴⁶ Ibid., 127.

⁴⁷ Ibid., 129.

⁴⁸ Ibid.

⁴⁹ James Cone and Gayraud S. Wilmore, eds. *Black Theology* (Maryknoll, NY: Orbis Books, 1993), 214.

Historical Foundation

In this section, the foundation for the historical analysis is established. Since the homeownership education curriculum was taught to Black women, who were single parents with children in the low-income economic realm, this section will explore the struggles and images of black women in history. It will view the historical education discrimination of black women, as well as uplift and community activism. This chapter will review the economic empowerment of black women from 1940–1980, as well as economic progress of black women. Lastly, this chapter will look at the history of homelessness and the effects on single parent women in the low income bracket of economic arena.

Much of the history of the struggle for equality in America has been the black woman's struggle for equality in America. The struggle has been against sexism, which all women have experienced. It has also been against racism, which both black men and black women have experienced. This struggle has been compounded because at times white women created barriers to achieving the goal of equality for black women. Other times, black men stood as obstacles to the development of their own women. For the most part, racism has been the greatest obstacle to the black woman's struggle. Racial and sexual discrimination characterized the historical plight of Afro-American women throughout the history of the United States.

We will review many historical experiences common to black women from the early nineteenth century to the 1970s. In "Northern Black Female Workers: Jacksonian Era," Sharon Harly reveals that any discussion of female factory workers in the North refers to white female workers, because black women were barred from factory

employment despite the demand for factory laborers. Consequently, the Afro-American woman who succeeded as a wage earner outside of domestic service was an individual who forged her own success as a maverick. Although there were few choices open to black wage earners outside of service jobs, those available were usually reserved for black men. The struggle of black women for equality with other wage earners was twofold during this period, because it involved both racism and sexism. Black women have always been active in church, civic and community work throughout history.

On August 10, 1859, eleven years after the official declaration of the women's rights movement in the United States was issued at the Seneca Falls Conference, Anna J. Cooper was born in Raleigh, North Carolina. She was the daughter of Hannah Stanley, a slave, and George Washington Haywood, Hannah's master. Some people believed Anna's father was a slave, but Anna wrote that her father was her mother's master, although her mother "was always too modest and shamefaced to mention him."

At a very early age, Anna exhibited unusual intellectual capacity. By the time she was nine, she began serving as a "pupil-teacher" at Saint Augustine's Normal and Collegiate Institute. While at Saint Augustine's, Anna met the Reverend George A. C. Cooper, an Episcopal Priest, whom she married in 1877. After only two years of marriage, Anna Cooper became a widow.

After the death of her husband, Anna entered Oberlin College, which admitted blacks prior to the Civil War. She received a Bachelor of Arts degree with honors in 1884 and an honorary master's degree in 1887. Leonard Garver, one of her classmates in the 1884 graduation class, predicted Anna's future in a letter to her:

Thine is a wealth of womanhood:

A mind of might: a heart of good.

We feel that in the future thine

A mission is almost divine.

Although American historiography regarding the women's rights movement has tended to exclude the efforts of black females, beginning in the late nineteenth century and continuing throughout her long life-time Anna Julia Cooper wrote numerous articles, books, and pamphlets mainly about the importance of improving the status of black women and about the benefits an improved status in society would bring to the black race. Although few women in the nineteenth century had their ideas about the rights of women published, Cooper did in 1892—an excellent book entitled *A Voice from the South, By a Black Woman of the South*. In this work, she discussed the lowly status of black women in the United States and how important the black woman was in uplifting the entire black race. She may have been inspired to publish her views by the earlier publication of a work on black women by another Washington, D.C. resident. Reverend Alexander Crummell, Pastor of Saint Luke's Protestant Episcopal Church, who sold over 500,000 copies of his book, *The Black Woman of the South: Her Neglects and Her Needs*, to raise money for a home for black women in the District of Columbia.

Anna J. Cooper was not concerned with merely narrating the experiences of black women in her book; she was also advancing the idea that black women need to speak up for themselves and not allow black men always to speak for them. As she exclaimed in the opening pages of her work: "Our Caucasian barristers are not to blame if they cannot quite put themselves in the dark man's place, neither should the dark man be wholly expected, fully and adequately to reproduce the exact voice of the Black women."

Her reference to black males was not an attempt to indict them but an expression of her belief that no one else could more accurately tell the weight and fret of the long dull

pain than the open-eyed but hitherto voiceless black woman of America. Her book was intended for the eyes of black males as well as females, since the former were partially to blame for the low status of women. She spoke and wanted other black women to speak about their true position in society so that a clearer and more accurate picture of their real status would be known.

In promoting the cause of women's rights, Cooper's major concern was to see that higher education was made more readily available to black women. She held that whenever women sought higher education or had aspirations to higher goals in life, those who considered these attainments to be solely male prerogatives discouraged them. Cooper believed that most women had no real goals of their own or desire for education, since they thought that their only value was to please men. Thus, it was not surprising to Cooper that the average woman gloried in her ignorance.

Cooper discovered that the reasons why education was not encouraged among women ranged from the belief that it interfered with marriage to the idea that it was incompatible with the shape of the female cerebrum, and that even if it could be acquired it must inevitably unsex women, destroying the lisping, clinging, tenderly helpless, and beautifully dependent creatures for whom men would so heroically think and so gallantly fight.

Cooper admitted that while these ideas were more prevalent in the eighteenth century, there were still men and even some women who held similar beliefs in the late nineteenth century. The men who still held such views about women suffered from a myopic view of females and their contributions to society.

Cooper believed that some educated black men, too, held negative views of women and she partially blamed them for not encouraging women in educational

endeavors and for not making themselves aware of the depressed conditions of women, although they were aware of other developments in the world. She therefore maintained that the principal issue in the relation between the sexes was no longer a question of how women could stifle their growth and ignore their interests in order to make themselves more acceptable to men, but how men could adjust to the demands of women.

Her pleas for higher education for women were not based solely upon personal experiences for in her research on the educational attainments of women, she had found that there had been only a few black females on college campuses during the period from 1886 to 1889. During this period, for example, there were only seventeen women at Fisk University and five at Oberlin College. These figures and her own personal experiences caused her to question the worth of a society that did not encourage its female population to achieve both within and outside home.

Altogether, in a city where there were a large number of cultured, resourceful, public-spirited colored people, Mrs. Cooper proved herself to be one of the most helpful workers for the intelligent advancement of the best interests of less fortunate colored people.

Cooper's involvement in a number of activities was based upon her conviction that "it isn't what we say about ourselves, it's what our lives stand for." Anna Julia Cooper stood for education and service and was thus an inspiration to black women to live and learn and be all that does not harm distinctive womanhood, for woman is not underdeveloped man, but diverse.

In her autobiography, *The Third Step*, Anna Cooper described the principles that guided her throughout her long lifetime. In February of 1964, at the age of 104, Anna J. Cooper, a noted black female educator and fighter for women's rights and for the progress

of the black race, passed away in Washington, D.C. In terms of her education, her awareness of issues affecting blacks, and her willingness to actively work to advance the causes of the black race, especially those affecting the black woman, she exemplified the finest attributes of black womanhood.

With the entrenchment of a Jim Crow national policy by the turn of the twentieth century, black Americans had become increasingly supportive of self-help institutions. Faced with the prospect of "miseducation" or usually no education in public schools and universities, the black community accepted the challenge of establishing and/or sustaining both industrial schools to prepare the race for practical work and institutions of higher learning to produce race leadership, i.e., what, Du Bois termed "The Talented Tenth." The story of this struggle to educate the masses is too often confined to white charitable and philanthropic efforts like the American Missionary Association, the American Baptist Home Mission Society, and the Phelps-Stokes, Slater, and Rosenwald funds, rather than to the activities of blacks themselves. However, in 1911 at the Sixteenth Annual Atlanta University Conference, the following significant facts were revealed: from 1885 to 1900 the African Methodist Episcopal Church raised \$1,140,013.31 for schools, while the AM.E. Zion Church raised \$71,585.21 for this purpose; black Baptists supported sixty-one schools in 1906; black residents of Virginia annually contributed from \$5,000 to \$8,000 for education, while those of Macon County, Alabama, provided \$4,000 for school supplements during 1910 and 1911; and blacks throughout the South annually contributed thousands of dollars in addition to regular public school funds.

Furthermore, whereas the leadership and contributions of black men like Booker T. Washington, W. E. B. Du Bois, Joseph C. Price, John Hope, and Kelly Miller are commonly known, Mary McCleod Bethune is perhaps the only woman identified by most

history texts as having played a significant role in the building of a black educational institution.

In February 1983, the White House announced that federal buildings under the control of the Department of Defense, the General Services Administration, and the Department of Housing and Urban Development would be made available for use as emergency shelters. To the best of our knowledge, only one building has been put into service under this plan.

Christopher Jencks writes, "From every indication, there are more people on the streets now than there were a year ago, when this book was released on December 15 in conjunction with the first Congressional hearings on homelessness in 50 years. What has decreased, as a result of the emphasis placed on economic recovery, is the awareness of the urgency and magnitude of the problem."⁵⁰ Thus, Congressional hearings entitled "Homelessness in America: One Year Later" were scheduled for December 1983. These are historical factors leading to homelessness, which dramatically affected Black single parent women heads of households.

This program serves more than 22 million low-income people; most cannot work, and half are children. The number of persons receiving food stamps may seem large, until it is compared to the number of Americans who now fall below the poverty line—29.2 million. The elderly, the disabled, children, and single parents together make up 80 percent of the beneficiaries.

In Fiscal Year 1982, \$2.35 billion in cuts were made. The announced targets of those cuts were "waste, fraud, and abuse," but more than 80 percent of those savings

⁵⁰ Christopher Jencks, *The Homeless* (Cambridge, MA: Harvard University Press, 1994).

came from reducing benefits to families who fall below the poverty line. All told, one million people, including striking union members, have been dropped under the cuts and nearly 21 million others have had their benefits reduced. Working families have borne a disproportionate share of the cuts, a genuine disincentive to seek or maintain employment. The further reduction of \$2.8 billion proposed for FY 1983, is even more harsh and regressive than last year's. Food stamp assistance for 92 percent of all households with elderly or disabled members would be reduced or terminated, while once again, the working poor would be hardest hit.⁵¹ The President, who said he would end exploitation of federal programs by those who could be working, has structured a policy that, in its details, militates against employment as an alternative to welfare. These cuts present just one more reason, amidst a growing number, for going on public assistance and giving up the struggle for independence, self-sufficiency, and dignity.

As an example of the work disincentive, if two families live next to each other, and one gets \$5,000 a year from welfare or unemployment compensation, while the other family works and takes home \$5,000 annually, in FY 1983 the family that works will get about \$300 to \$400 a year less in stamps than the welfare family.

Because other public assistance programs such as AFDC and SSI will also suffered large reductions, there will be an increased need for food stamps of about \$500 million.

Because energy assistance payments will, for the first time, reduce food stamp benefits, many more poor families will be forced to choose between food and fuel. Housing assistance will also be tied to food stamp benefits; rent subsidies will now include food stamps as income. Dramatic rent increases of 25 to 50 percent would be widespread.

⁵¹ Ibid.

Many of the poorest families would find their rent doubling or tripling over the next several years. Of those who would have their rent raised, 85 percent are female-headed households with children, or elderly households. Most of those families have gross annual incomes below \$4,000; many are under \$3,000.⁵²

AFDC black mothers and children in the South were devastated because of the new procedures and cuts, and because welfare payments are so low in that part of the country—\$96 a month for a family of three in Mississippi, \$141 a month in Texas (\$1,152 and \$1,692 annually for the respective states). Despite the Administration's carefully cultivated impression that food stamp recipients are, for the most part, doing quite well, that simply is not the case. The average gross income of households receiving food stamps is \$325 per month, \$3,900 annually.⁵³

Economic Progress of Black Women

The historical analysis of the economic progress of black women 1940-1980 is an analysis of economic progress of black women. Using micro-level data from the 1940, 1960, and 1980 Censuses of Population provides the first comprehensive treatment of racial differences in hourly wages and in occupations among women for the entire 1940-1980 period. It seeks to assess the roles played by labor market discrimination, human capital differences, and other factors in determining trends in black women's relative

⁵² Ibid.

⁵³ Ibid.

wages and occupational attainment and to show how trends in black and white women's occupational attainment affected black women's relative wages.⁵⁴

Although we do not explicitly estimate the impact of government enforcement of anti-discrimination laws during the 1960s, the analysis that looks twenty years before and twenty years after 1960 places post-1960 changes in context and provides some insights into the possible role played by anti-discrimination efforts.

The Wages and Occupations of Black and White Women, 1940-1980; the first weekly wages were calculated for each person as her total wage and salary income in the previous calendar year divided by the weeks she reported having worked during the year. To obtain hourly wages, rather than simply dividing a woman's weekly wages by the number of hours she reported having worked during the survey week, which might be a biased estimate of the average number of hours she worked per week over the year, we first took into consideration a question on the number of hours usually worked per week asked in the 1980 Census only. We predicted the usual hours worked per week for the other years based on the assumption that the same relationship between usual hours and survey week hours prevailed in the other years as in 1980. We thus calculated hourly wages rates for the earlier Census years for each person as weekly wages divided by predicted usual hours. In order to maintain consistency with the earlier years, the same approach was used to calculate hourly wages for 1980.⁵⁵

In 1940, black women's and white women's occupations were almost completely distinct. Black women were almost exclusively employed in unskilled blue-color

⁵⁴ Sharon Harley and Rosalyn Terborg-Penn, *The Afro-American Woman: Struggles and Images* (Port Washington, NY: National University Publications, 1984).

⁵⁵ Ibid.

occupations, whereas white women were largely employed in the more skilled “pink” and white-collar occupations. Notably, almost 60% of black women worked as domestic servants and another 11% were farm laborers.⁵⁶

Black women were virtually unrepresented in 1940 in the clerical and sales occupations that together employed almost one-third of white women. Similarly, only one in 20 black women were then employed in a professional, technical, or managerial occupation, compared with one in four white women. Furthermore, whereas white women were spread across a number of professional occupations, black female professionals were almost exclusively teachers.

A large majority of black women continued to be employed in low-skilled blue-collar occupation in 1960. Nonetheless, by that time black women had begun to make small inroads into more skilled occupations. For instance, the proportion of black women employed as clerical workers increased from 1.3% to 8.0% over the 20-year period between 1940 and 1960, although it remained well below that of white women.

In contrast to the slight gains in occupational status made by black women between 1940 and 1960, the improvements between 1960 and 1980 were dramatic. The proportion of black women employed as domestic servants decreased from 38% to 6%.⁵⁷

Unlike in the 1940–60 periods, this decline was not accompanied by an increase in the proportion of black women employed in other low-skilled occupations, such as service workers and factory operatives. Instead, the proportion of black women employed in skilled occupations increased considerably—the proportion of black women employed as

⁵⁶ Ibid.

⁵⁷ Ibid.

clerical workers increased almost fourfold, and the proportion employed in professional and technical occupations doubled. The movement of black women into professions other than teaching, first apparent in 1960, continued between 1960 and 1980.

Although black women made major occupational gains over the 1940 to 1980 period, there remained considerable differences between the occupations held by black and white women in 1980. As has been noted elsewhere, black women continued to be underrepresented in professional, technical, managerial, clerical, and sales jobs and over represented in low-skilled jobs, especially as factory operatives, service workers, and domestic servants.⁵⁸

⁵⁸ Ibid.

CHAPTER FOUR

METHODOLOGY

This Chapter discusses the methodology and design of the model that was used in the field experience. This chapter explains the research methodologies as well as why the researcher chose them.

This chapter is meaningful because it discusses the qualitative research methodology used in the research model. The researcher will elucidate the objective for the project. In conclusion, this chapter should provide the reader with a clear understanding of how the research began.

The researcher employed a qualitative research design of the model. The purpose of the research was to measure the effect of the homeownership education curriculum and determine if the curriculum would bring emancipated change to prospective homebuyers, thereby giving them a higher quality of life. The qualitative methodology consisted of a pretest and posttest survey, interviews, and evaluations. The objective of the research model was to accomplish the following:

1. To acquire data from the participants.
2. To determine if participants desired emancipative education and economic empowerment.
3. To measure their understanding of the curriculum.

4. To document if the participant did indeed achieve a higher quality of life through homeownership education.

The researcher served as the facilitator and acquired qualitative data from the participants. He chose this research method because it gave him freedom of interaction in the research. His goals were to build trust between the researcher and participants, as well as gather personal data, work with the frame of the context, and promote quality information. The researcher endorses the qualitative method because it embraced the educative paradigm. The researcher was comfortable with the axiological, epistemological, rhetorical and methodological assumptions of the qualitative paradigm.

The researcher appreciated the total flexibility of the qualitative paradigm because it demonstrated emancipative research methodology. The researcher's basic assumption was that if low-to-moderate income participants were educated in homeownership, their quality of life would be elevated and they would be economically empowered.

The researcher further believed that the lack of homeownership education contributed to unsafe housing conditions, as well as ignorance in home purchasing. Therefore, the researcher collaborated with the neighborhood housing services of Richmond to acquire a curriculum design. The researcher was able to acquire a training and education manual on homeownership produced by the neighborhood reinvestment-training institute. This manual was selected for use in a six-week curriculum on homeownership education. This course, which prepared prospective homebuyers for homeownership, was taught each Saturday morning for six consecutive weeks. The purpose of the model was to reach African Americans in the low-to-moderate income range and teach them the technical aspects of becoming a homeowner.

The researcher believed that, through homeownership and education, low-to-moderate income participants would become economically empowered, thereby improving their quality of life. The researcher proceeded to obtain permission to use the church reception room for the purpose of teaching the six-week curriculum. After securing permission from the pastor, the researcher, with the help of several members, transformed the reception room into a classroom. The next step was to arrange refreshments for the participants for each Saturday and ensure that the researcher would be notified well in advance of any changes.

A Deacon of the church assured me that someone would be there each week to help arrange the morning refreshments.

Upon securing the classroom and the refreshment setting, the researcher requested the chairs be placed in a semicircle. In this way, the researcher could get 100% visibility. The researcher chose this site because it was situated in a state-of-the-art facility. The church provided all of the necessary space, equipment, and resources for teaching.

The researcher collected data by selective questionnaires and videotaped the class. Data collection consisted of documents as well. This enabled the researched to promote quality homeownership education. This information served the model well. Surveys were administered during the project. This aided the researcher in tracking debt and income.

The researcher administered a debt and credit questionnaire, consisting of seventeen questions. This questionnaire stratified the age gender, and ethnicity of the group (Appendix A). The researcher believed that in order to assist the participants in reducing debt and strengthen their credit and budget they needed to identify liabilities.

The researcher administered a pre/post test survey to monitor behavioral spending. This survey helped to identify where their income was going. The survey also assisted the

researcher in finding out if the participants had any patterns of payments, budgets, and financial planning.

In the following chapter, attention will be given to what happened during the actual implementation of the project. Chapter Five will discuss the results of the model.

CHAPTER FIVE

FIELD EXPERIENCE

Chapter Five discusses what actually happened during the implementation of the project. The data collection methods used and the data analysis objectives will be expounded on in the chapter.

The researcher requested and was granted permission from the pastor of First Baptist Church to hold an education class for six weeks on homeownership. The pastor and I felt that the best way to solicit support for the program was to announce it from the pulpit during the 11:00 AM service for three consecutive Sundays prior to the beginning of class. Interested members signed up and received the curriculum information. Six applications were selected for interviews and final selection. There were six people in the class; five were members of the church and one a non-member. All were women, ages 36 through 44. Therefore, the model served well to discuss the education, economic empowerment and community service of Black women.

The Homeownership education class commenced on May 10, 2003 and ended on June 14, 2003. Each session lasted two hours, from 10:00 AM until 12:00 noon, each Saturday for six weeks. The researcher kept a journal on the sessions, as well as the circumstances surrounding the classes. At the beginning of each class, the researcher provided the participants with homeownership education material packets that included

pencil and paper. The researcher also handed out questionnaire forms to each individual.

The information was kept in folders that had the names of each participant.

The format for the first day of class was:

- Devotions
- Moments of Sharing
- Introduction
- Setting Goals
- How Do You Use Money?
- Budgeting to Meet Your Goals

A discussion went on for about twenty minutes with the researcher answering questions and advising the class that the lecture must move ahead. Credit is a privilege. Improving your credit report is paying on time or if there is a problem, calling your creditor and explaining your situation. As long as you use credit wisely and don't abuse it, you will have credit as another path to your dreams.

The researcher noted that when a credit problem arises, one should seek professionals who will assist you. One resource in particular is the Consumer Credit Counseling Services (CCCS), a non-profit organization that counsels families and individuals with budgeting and credit problems to help find solutions. To locate the nearest office, one should call (800) 388-CCCS.

The researcher designated a question and answer session to check the focus of the participants. The questions were centered on Solutions to Credit Problems and recapping various areas of credit and debt.

One participant asked, “What is the best way to regulate debt?” I suggested a controlled spending habit. Don’t use your credit card unless absolutely necessary. Do not shop for exercise or just something to do. Prepare a realistic budget.

The researcher went on to the next topic—Type of Credit Problems:

- Past due accounts. Credit payments that are past due may be best brought current by setting payment schedules with the bank.
- Past poor credit performance. In circumstances where the consumer missed payments because of unemployment or sickness, an explanation letter should be written to the creditor addressing the issues involved

The researcher handed out a credit repair sample letter. This letter was explained in detail as an instrument toward loan approval.

After the lecture, the class was opened to questions. I counted more than twenty questions from this session. The classroom was very open and active, and the participants received the curriculum quite well. One participant in particular said, “This class has really opened my eyes on credit and budgeting.” The participants agreed that lifestyle plays an important part in debt reduction and that the lack of self-control in spending leads to indebtedness. The participants also agreed that budget adjustment is essential for debt reduction and that a financial plan determines the level of success or failure. There was a lot of dialogue between the researcher and the group.

Next, the researcher discussed five federal laws on credit.

Equal credit opportunity act. The law prohibits discrimination from the lender to customer in such areas as sex, age, and marital status on the credit application. It is illegal to ask what race, sex, color, religion or where you were born. If you are turned down for

credit the lender is required by law to notify you within thirty days of why you were turned down.

The Truth Lending Act requires the lender to give complete and accurate information about the cost of credit and the terms of the loan contract.

The Fair Credit Billing Act. This law states that if your credit card billing is wrong, you have a right to question it within sixty billing days from receipt of the bill.

The Fair Credit Reporting Act. This law refers to your credit report. You have a right to know what is on your credit report and a right to fix mistakes.

The Fair Debt Collection Practice Act. Collection agencies cannot do certain things in the act of collection for a lender. They are as followed:

1. They cannot use hurtful or harsh language when talking to a customer.
2. They cannot call your home too early or too late.
3. They cannot call over and over again.
4. They cannot say they will tell your employer or others of your unpaid bills.
5. They cannot call a neighbor's house and ask them to carry a message to you advising you to pay up.

The researcher then opened the floor for discussion on the five Federal Laws on credit and debt. This discussion really met the needs of the participants. They expressed problems that had occurred when dealing with collection agencies and the tactics they used to collect. One participant had problems with a collection agency going to a neighbor leaving a note to give the participant to call the collection agency as soon as possible. The researcher advised the participant that this kind of tactic was in violation of federal law and that she should seek counsel. The discussion ended with smiles of appreciation and a handclap. We had closing prayer and the class was dismissed.

On the fourth week, the participants met at the same location. I greeted them as they entered the classroom. The group as a whole seemed to be upbeat and eager to learn. Smiles showed evidence of a joyful group. I was inspired by their eagerness and a willingness to learn. The researcher opened as follows:

- Prayer
- Moments of reflection
- Sharing
- Recap of last weeks' work (briefly)
- Objective of this week's work:
 1. Your home buying team
 2. Selecting the right house
 3. How much you should pay
 4. Writing a winning offer
 5. Negotiating the best deal

Buying a home is the largest and most important purchase most people ever make. "Shopping for a Home" gives you the information to help you be a smart homebuyer.

What happens from contract to closing. The researcher lectured on the complicated process of buying a home. He dealt with federal, state, and local laws controlling the sale of property. The purchase requires a legal contract between buyer and seller. Long-term financing through a bank or mortgage company is standard and there are at least five kinds of insurance involved in the average home purchase.

Before you set out to find the perfect house for you and your family, it might be good to know that there are many professionals available to help you. The next few pages describe the jobs of each member of your home-buying team.

The home building team consists of:

1. Real estate agent
2. Lender
3. Attorney
4. Escrow Officer
5. Title Insurance Officer
6. Housing Inspector
7. Appraiser
8. Surveyor
9. Insurance Agent

The researcher noted the importance of choosing an agent who is recommended. The real estate agent is one of the most important members of your team. A real estate agent is licensed by the state and has been specially trained to sell homes, buildings, and land.

Real estate agents earn their living matching buyers and sellers. Agents are usually paid a commission from the money the seller makes from the house sale. The amount of the commission is a percentage of the purchase price of a house. A typical commission may be 6 percent of the sale price. The researcher commented that in many cases the 6% commission is negotiated.

The researcher advised the class to keep the realty agent busy with questions. As a buyer, the agent should help you find a house that fits your needs and your budget, and

protect you throughout the sale by explaining all of the steps in the purchase process. Ask about neighborhood, the 20-year plan for the area, and whether there might be extension or widening of the roads in the area.

The Lender

Almost everyone who buys a home gets a home loan, called a mortgage loan, from a lender. Lenders can be banks, savings and loans, credit unions, mortgage companies (lenders whose only business is home loans), government agencies, or even private individuals.

Pre-qualifying

Most homebuyers have their first contact with a lender before they actually start to look for houses. You will want to know how much you can afford to spend for a house, so you may meet with a lender to be pre-qualified. Most lenders will give you a pre-qualification letter or certificate that you can show to the seller to indicate that you can afford to pay what you have offered. The researcher noted that one of the most important questions in making an offer is what are you willing to pay and what is the fair market value of the house.

Pre-Approval

Some lenders offer pre-approvals, where you actually apply for the loan before you have found the house you want to buy. You provide all of the same information that you must provide when you apply for a loan after you have made an offer on a house, except for information about the house.

Getting the Loan

Once the seller has accepted your offer to purchase, you need to apply for a loan as soon as possible, usually within one or two days. You are not obligated to go back to the lender that pre-qualified you if you can get a better interest rate from a different lender.

The Attorney

Attorneys who specialize in real estate law can provide valuable assistance as you are making your home purchase decision. A few states require that a lawyer write the real estate contract, search the title, and conduct closings. The researcher advised the class that all monies are left in escrow until closing. This money cannot be taken out for any reason. During the time between the date the purchase contract is signed and the date the closing takes place, your sale is in escrow. Many things need to happen. The researcher taught the participants that, before closing on a house, the buyer must receive an occupancy permit. This certified statement verifies that the house is accepted through the local building inspection office.

The new owner may close on the house following this important step. It would be great to get a property inspection before you make an offer on a house, so that you can determine your offer price based on how much it will cost to make any needed repairs.

The participants were excited to be educated about the homeownership program. They were clapping hands as the lecture ended the fourth week session.

The participants received handouts. A self-test was administered to prod the participant's articulation of the process of home buying.

The participants were given twenty minutes to complete the test. I waited five extra minutes to avoid being hard on the class. I then announced that handouts would be passed out in five minutes. The class seemed very pleased with the announcement. The test was finally handed in, and they gave hugs, which were welcomed. The class was then dismissed. This class ended week four of the home buying education program.

Week Five

When the class met on week five, the participants were upbeat and ready to complete their week of homeownership education. We shared information on the opportunities of this program and how it has affected everyone, even the researcher. Some of the participants noted they had passed on educational information about the home buying process to others. The entire class expressed their gratitude for an exceptional program. One participant said, "Now I feel educated in homeownership. I feel I can make my purchase in a knowledgeable way."

The class opened week five as followed:

- Prayer
- Moments of sharing
- Recap of last week's session
- Objectives for this week's session

This week's session helped the participants to better understand the steps involved in acquiring a mortgage loan. The following steps were explained to help with the loan process:

- How a lender decides whether or not to give you a mortgage
- Calculating how much you can borrow

- Who makes mortgage loans
- The different types of loan available

The researcher noted that the lender needs to see that you (and your spouse if you are married) currently earn enough to pay the new house payment and other expenses like taxes and insurance, and still live comfortably. You may think of your income as your take-home pay-income you have after taxes have been taken out. However, when you are qualifying for a mortgage, the lender will use your gross income.

Next, a lender looks at your income history, your employment history and future earning potential. Lenders want to know the following:

- Can you show that you have held steady jobs and earned a stable income for the past two years?
- How long have you held your current job?
- Is it likely that you will continue to be employed at this rate of pay or better for the next two years?
- Another important factor is the amount you owe.

The lender will use all creditor debts, such as monthly payments on loans, charge cards, child support, etc. The class also covered the typical types of debts taken into consideration by mortgage lenders.

Credit History

The researcher advised the participants on the importance of keeping good credit history. One of the best ways for a lender to tell if you misrepresent your home loan is to look at how you have handled your other debts. If you have always repaid the money you

have borrowed on time, if you generally pay cash for things, saving credit cards for large purchases and emergencies, you are probably a good credit risk.

Affordability and You

Lenders obviously take risks when they lend money. For this reason, they want to be sure that your house payment is within your means—in other words that you can afford to make your payments. Therefore, lending institutions set limits on borrowers' monthly debt payments. These limits are called the housing ratio (often referred to as the front ratio) and the debt-to-income ratio (often referred to as the back ratio).

Debt-to-Income Ratio

The debt-to-income ratio is the maximum monthly amount that the borrower can spend for the house payment and all creditor debts. This percentage is also pre-set depending upon the loan type selected. The debt-to-income ratio could be from 36 percent to 45 percent.

Conventional Mortgage Loans

The researcher taught the participants to seek out the loans possible through Banks, Credit Unions and other financial companies. Conventional loans are made by for-profit lenders and are not insured by the federal government. If you make a down payment of less than 20 percent you will be required to purchase private mortgage insurance (PMI) to protect the lender.

There are some special loan programs available. Federal, state, and local governments and private, public, and nonprofit companies across the United States are

working hard to make home ownership affordable for low and moderate income homebuyers, especially those who have never owned a home before.

Government-Insured Loans

The researcher noted the best home loan seems to be with the Federal government. The Federal government does not make home loans, but it does provide insurance or guarantees to the lenders who make them. Government agencies that provide loan guarantees include the Federal Housing Administration (FHA), the U. S. Department of Veterans Affairs (VA), and Rural Housing Services (formerly known as the Farmers Home Administration), other loans include:

Fixed-Rate Loans

If you get a fixed-rate mortgage loan, your interest rate stays the same for the life of the mortgage. This means that the principal and interest portion of your payment will be the same in the last year of the loan as it was in the beginning, except for insurance and tax increases.

Adjustable-Rate Mortgages

Adjustable-rate mortgage (ARM) loans start out at an interest rate below the fixed rate then adjust on a regular schedule. ARMs can adjust every year, every six months, or even every month, depending on the loan program. How much the interest goes up or down each time depends on the economy. ARM loans adjust at the same rate as a national economic index like the one-year Treasury bill rate. The lender uses the index and adds a margin to determine the new rate.

The class ended with questions asked by the researcher. The class seemed so elated and upbeat that the researcher offered the participant refreshments. The participants asked many questions and the researcher was delighted to answer them.

After a quiz was given to review the participant's articulation of the class, the researcher thanked everyone for attending the session. The researcher reminded everyone that the next week would be the final class in Homeownership education. After a brief review of the quiz and open discussion the class was dismissed.

The review proved that they were on target in their understanding of the literature and that they have a better understanding of the home buying process.

CHAPTER SIX

REFLECTIONS, SUMMARY, AND CONCLUSION

The Findings

African American Christians who approve some type of theological and contemporary strategies for financial management and credit and debt reduction are more likely to take positive steps regarding their pecuniary approach and practice. Black churches that provide homeownership education and economic didactics will likely witness a change in lifestyle, pecuniary focus, and financial behavior. This segment discusses the results of the research model appropriated by the researcher.

At the beginning stages of the model implementation process, many participants indicated that their understanding of homeownership education was limited and vague. Most of the participants had financial problems. Debt problems were due to their excessive spending, lifestyle, and lack of control over their finances and economic focus. However at the conclusion of the implementation process it was discovered that the result of the model demonstrated that a significant number of participants agreed with the hypothesis of the project. The participants focused on the homeownership process and achieved positive steps in credit management and debt reduction and budgeting. The researcher interviewed six participants from the group. The responses from the interviews are as follows:

- Participant #1 noticed as a result of attending the homeownership program that “I’m now monitoring my spending and my family is in full support of the emancipated change. I feel educated in the homeownership process now and can appropriate my down payment and still have money to decorate.”
- Participant #2 stated that her benefit from the program was the start of a savings account. She had never had one before and had saved most of her required down payment for her new home. This participant does not eat in restaurants during the crucial time of money management for the new home. Conservative spending has become a family practice.
- Participant #3 stated that, at the start of the homeownership education program, “I would make purchases on impulse. At the end of this program, I only make necessary purchases.” She further stated she was thinking of purchasing new furniture, which cost three thousand dollars. Her old furniture was professionally cleaned and repaired instead.

Those interviewed expressed a change in economic focus. The participants were very transparent during this portion of the interview. They admitted that prior to the homeownership education classes they were unfocused and lacked the ability of financial management and budgeting. However, they acknowledged that at the present time they were refocused and committed to paying off debts and reestablishing their finances. Here are some additional responses from other participants:

- Participant #4 stated, “Although I’m a financial settlement employee at a local bank, prior to the homeownership education program I had gotten undisciplined. However, after the program, I am back on track and

financially focused. I am paying off my debts and managing my money better.

- Participant #5 elaborated on how the homeownership program prepared her to regroup her finances and stabilized her spending to a minimum. “Now I am financially organized and am knowledgeable economically of what I am attempting to accomplish.” She also acknowledged a change in financial behavior and spending habits.
- Participant #6 gave a testimony on economics. She stated that for years she had given her money in rent. Now she has reorganized her finances and has qualified for a home loan. “I feel that a burden has been lifted from me financially, now I have achieved a higher quality of life.”

The overall information base on the Posttest results concluded that the homeownership education program did cause the participants to achieve a higher quality of life through the curriculum of credit, budgeting, debt reduction, financial management and other related subjects. This program can be used to benefit other areas of ministry as well.

Reflection, Summary and Conclusion

The overall experience of the home education process was an atmosphere of excitement, learning, openness, and intellectual awakening. The participants in the project were open about credit and budgeting patterns, as well as their financial situation. The overall majority acknowledged that they had problems in financial management and they needed help in this area in order to meet their home buying goals. The researcher did not have a problem with anyone overreacting or suggesting that they knew a better way to

achieve their financial goals. The overall attitudes of the participants were receptive to the curriculum. They were a very humble and open group. Each week brought excitement and jubilation to the class participants as well as the researcher. I was elated to meet each week, looking forward to new excitement. The researcher would add some humor along with the lectures. There was an expression of enthusiasm throughout the entire six-week course.

At times in class some of the participants were near testifying as they realized liberation was taking place. The participation was so open to expression that it surprised the researcher. There was never a hindrance in getting information from the participants. The feedback was quite impressive. Some of the participants stated the information was stimulating, relevant, and emancipative.

The participants noted how meaningful the learning experience had been. Some of the participants mentioned that they understood how to budget and how to deal with credit problems since the homeownership program educated them. Participants indicated how meaningful the financial management lectures had been, enlightening their minds and reinforcing their ability in the home buying process. Many felt free to take control of their economic lives by becoming economically empowered. The homeownership education was so successful that the church is interested in scheduling another class in the near future.

The research model benefits for the First Baptist Church and the community are two-fold.

First, this model helps to cultivate an environment of financial management in open dialogue. The model gave members an opportunity to discuss their finances as well as ask questions regarding thrift, saving, and budgeting and credit. The model empowered the

participants intellectually and economically. The researcher's observation of the participants at the end of the curriculum was that they had become an informed and emancipated group. The participants expressed how meaningful the homeownership education program had been in moving them to new demeanors.

The success of this Project has proven itself by the liberation of the participants in home ownership education. The students have learned to master their pecuniary affairs to the point where it has become an emancipative lifestyle. The impact of the home ownership education is evident the behavioral practices, such as the spending habits of the participants. Many of them have opened savings accounts, which is the first time they have saved money in their lives. The researcher was moved by these findings. Now, the participants expressed their knowledge of the steps in the home buying process. Debt problems have been solved as well. This curriculum has truly been a success. The participants said that they have been enlightened on credit, which cultivated an environment of good financial management. Now, the participants can connect with financial problem solving with practical solutions.

This project is flexible in its replicability and can be applied to other areas of ministry or in civic, social, or business organizations. Home ownership education has benefited participants in all walks of life. The budgeting, credit, financial management, and debt reduction strategies are used in a wide range of fields.

As a researcher, I have learned to be diverse in my didactic approach, which has emancipated me from structured learning and teaching. I've learned to teach with different approaches. This stimulates the participants and creates an environment of educative refreshing of the resources. I have also learned to weather conflicts in my research and

preparation. At times, there was a scarcity of resources, so I substituted others material. This made research more flexible and inspiring.

Now, that the discussion on field experience has been completed, attention will be given to summarizing the final document. Chapter One explained the researcher's spiritual journey. It discussed why the researcher chose this model for research. Chapter One explained the context, which the researcher sought to resolve. It discussed factors that motivated the researcher and influenced the chosen ministry. It discussed challenges the researcher endured while matriculating in the research project.

Chapter Two discussed financial management, credit and budgeting. It brought to light Marcus Garvey's philosophy of self-reliance, as well as his economic empowerment views. Chapter Two focused on how African Americans could achieve economic empowerment through education in homeownership by budgeting, reducing consumer debt, and maintaining financial management. It enhanced how blacks have survived economic oppression and racial injustice. It lifted up the Black church as emancipator and discussed that black survival is connected to black dependence on God. Finally, Chapter Two discussed homeownership and education.

Chapter Three discussed the nature of debt from a biblical perspective. It elucidated the cause of debt in biblical times and further it explained the consequences of failure to pay and what poor credit problems could result in. It discussed why poor credit is problematic biblically. Behavioral spending was discussed, along with why budgeting is imperative to the home buying process. Chapter Three elucidated how to repair bad credit and lifted up how financial goals could be accomplished in the home buying process. Chapter Three interpreted God as sustainer of human flourishing, Jesus Christ as liberator and the black church as liberating *diakonia*. Lastly, Chapter Three discussed the historical

struggles of black women due to sexism and racism. It showed the economical trends of black women during the 1940–1980 period. Next, Chapter Three presented the history of black women in poverty. It discussed the homelessness of black women, as well.

Chapter Four discussed the methodology and design of the model in the field experience. It provided the qualitative research model. This chapter discussed the researcher's goals for the document and elucidated his reason for choosing the research design.

Chapter Five discussed the field experience of the research model. It explained what happened during the six weeks homeownership education program. The researcher discussed the lessons that were taught during the course. There were questionnaires and surveys administered throughout the program. Situations that arose during the implementation of the project were discussed in Chapter Five as well.

The researcher suggests that the homeownership education project in the future should include having representatives for Housing Urban Development to come in biweekly to address the participants with a half-hour lecture on financial management. This would add support to the curriculum and enhance participants' understanding of budgeting and pecuniary management. The researcher also suggests extending participants' time in the classroom to allow for more discussion. The researcher recommends an empowering service to precede the start up of the education program. This would add a spiritual stimulus to the programs.

In closing, the church of the twenty-first century needs to address the financial and educational needs of the black community. The church is mandated to teach and encourage blacks to become practitioners of an embellished economy. The church is

further called upon to equip African Americans to promote a positive attitude toward financial freedom and to focus on homeownership.

Chapter Six discusses the results of the model at length. This chapter contains the researcher's reflection on the field experience. It offers a summation of the model and suggestions on what should be tried differently in the future implementations of the project. Following the conclusion of this chapter, the reader should have a good understanding of the research model.

APPENDIX A
DEBT AND CREDIT QUESTIONNAIRE

Homeownership Education

Age: _____

Gender: ___ Male ___ Female

Ethnicity: ___ African American ___ Caucasian ___ Other: _____

Directions: To assess monthly debt level please answer the following questions.

1. How many creditors do you owe?
2. How much debt do you owe?
3. What is your annual income?
4. How many credit cards to you possess?
5. How many times in the last six months have you missed credit card payments?
6. Do you have a budget?
7. Do you have a financial plan for reducing debt?
8. How has homeownership education help you to reduce debt?
9. Do you believe that debt is a result of poor financial planning?
10. How may debt reduction help you to better manage your financial responsibility?
11. Have you attempted to reduce your spending in the last six months?
12. What can budgeting do to better your financial outlook?
13. What is the key component of maintaining good credit?

14. Why is good credit essential when buying a home?
15. In a short paragraph, please explain how you can achieve and protect your credit.
16. Do you feel your quality of life has been transformed to a higher degree through homeownership education?

Please explain:

17. Do you feel maintaining good credit leads to economic empowerment? Please explain:

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